



BUSINESS ACCOUNT APPLICATION, AGREEMENT, CERTIFICATION or RESOLUTION, AND SIGNATURE CARD (referred to as "Application and Agreement")

Date _____ Account Number _____

Name of Business _____ ("Business Entity") Business Tax ID # _____

Business Address _____
(Street) (City) (State) (Zip)

Mailing Address (if different) _____

Telephone # _____ Cell # _____ Fax # _____ Email _____

Type of Business. Sole Proprietorship Partnership (includes limited liability partnership) Limited Partnership Corporation Limited Liability Company Non Profit Corporation or Association
("DELEG" means the Michigan Department of Energy, Labor & Economic Growth, Bureau of Commercial Services, Corporation Division)

In addition to this Application and Agreement, provide the Credit Union with the following, as applicable:

Sole Proprietorship – If operating under an assumed name, a copy of all assumed name filings recorded at the county clerk’s office in all counties where a business location is maintained.

Partnership – A copy of the written partnership agreement. If operating as a general partnership under an assumed name, a copy of all assumed name filings recorded at the county clerk’s office in all counties where a business location is maintained. If the partnership has registered with the DELEG to limit the liability of the general partners, a copy of the Application to Register a Limited Liability Partnership.

Limited Partnership – A copy of the written partnership agreement. A copy of the Certificate of Limited Partnership filed with the DELEG. A copy of a Certificate of Fact Not Cancelled issued by the DELEG. If the limited partnership is operating under an assumed name, a copy of the Certificate of Assumed Name filed with the DELEG.

Corporation - A copy of the Articles of Incorporation filed with the DELEG. A Certificate of Good Standing issued by the state of incorporation. (If that state is Michigan, this Certificate comes from the DELEG). If the corporation is operating under an assumed name, a copy of the Certificate of Assumed Name filed with the DELEG.

Limited Liability Company ("LLC") – A copy of the Articles of Organization filed with the DELEG. A copy of the Operating Agreement. A Certificate of Good Standing issued by the state under which laws the LLC was formed. (If that state is Michigan, this Certificate comes from the DELEG). If the LLC is operating under an assumed name, a copy of the Certificate of Assumed Name filed with the DELEG.

NonProfit Corporation ("NPC") or Association – A copy of NPC Articles of Incorporation or Association Charter Papers. A Certificate of Good Standing issued by the state under which laws the NPC was formed. (If that state is Michigan, this Certificate comes from the DELEG). If the NPC is operating under an assumed name, a copy of the Certificate of Assumed Name filed with the DELEG.

NOTE – If the Business Entity is an **LLC, Corporation** (including **NPCs**) or a **Limited Partnership** formed under the laws of a state other than Michigan also include the following items filed with the DELEG, as applicable:

For an LLC, a copy of its Application for Certificate of Authority to Transact Business in Michigan. For a corporation, a copy of its Application for Certificate of Authority to Transact Business or Conduct Affairs in Michigan. For a limited partnership, a copy of its Application for Registration to Transact Business in Michigan.

Completion of this Application and Agreement constitutes Business Entity’s request for Credit Union to open or provide the requested Account(s) and Service(s).

Account(s) or Service(s) opened in the name of Business Entity are subject to all of the terms and conditions contained in any agreement governing the same type of account or service held in the name of a natural person, however, if terms stated in this Application and Agreement are different then they control.

Business Entity Account(s) and Service(s) are subject to the laws of the State of Michigan, except to the extent federal law controls, and the bylaws, policies and rules of the Credit Union.

Business Entity accounts may not designate a "pay on death" (POD) beneficiary.

The Credit Union can act or not act upon Business Entity Account(s) or Service(s) in any way permitted, required, or not prohibited by law.

The Business Entity and all person signing this Application and Agreement in any capacity, other than as Secretary or other person authorized to certify a resolution of a corporation or association, agree that Credit Union may verify the information provided and/or evaluate the credit worthiness of the Business Entity or any such person through use of third parties, including credit reporting agencies.

Business Entity _____ Date _____

Business Entity acknowledges receipt of a copy of all of the terms and conditions governing any Business Entity Account or Service. Credit Union's **Business Fees and Charges Schedule** will apply to Business Entity Account(s) or Service(s). Such Schedule and any other contractual term related to any Business Entity Account or Service is subject to change by Credit Union.

Dividend/Interest Rates applicable to any Business Entity Account are reflected on Credit Union's Business fee schedule.

No Business Entity Account or Service is assignable.

Business Entity warrants and certifies that no Business Entity Account or Service will be used for personal, family or household purposes.

Any person empowered under the CERTIFICATIONS/RESOLUTION section of this Application and Agreement, or named as an authorized signer shall remain as an empowered person or authorized signer until such time that Credit Union receives written notice to the contrary signed by a person empowered under the CERTIFICATIONS/RESOLUTION section and until the Credit Union has had a reasonable amount of time to amend its records.

COMPLETION OF THIS SECTION IS MANDATORY FOR ALL DEPOSIT ACCOUNT(S)

Under penalties of perjury, I certify that: (1) the number shown on this Application and Agreement is Business Entity's correct taxpayer identification number (TIN) (or Business Entity is waiting for a number to be issued);

(2) Business Entity is not subject to backup withholding because: (a) Business Entity is exempt from back up withholding under the Internal Revenue Service (IRS) regulations, or (b) Business Entity has not been notified by the IRS that it is subject to backup withholding as a result of a failure to report all interest and dividends, or (c) the IRS has notified Business Entity that it is no longer subject to backup withholding, and (3) Business Entity is a U.S. citizen (including a U.S. resident alien, sole proprietorship, partnership, corporation, or company or association created or organized in the United States or under the laws of the United States).

Certification Instructions. You must cross out item 2 above if Business Entity has been notified by the IRS that it is currently subject to backup withholding because it failed to report all interest and dividends on its tax return.

The party signing below must be an empowered person under the CERTIFICATIONS/RESOLUTION section of this Application and Agreement.

The IRS does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

Signature _____

Print Name ▶

ADDITIONAL PROVISIONS

Business Entity _____ Date _____

CERTIFICATION or RESOLUTION

By signing below, I/we certify (check one):

- that I am the sole owner of the Sole Proprietorship referred to as Business Entity.
- that we are all of the partners of the Partnership (including a limited liability partnership) referred to as Business Entity who are empowered to make the warranties and certification stated below.
- that I am the general partner of the Limited Partnership referred to as Business Entity.
- that we are all of the officers/managers of the Limited Liability Company ("LLC") referred to as Business Entity who are empowered to make the warranties and certifications stated below.

By signing below I warrant and certify to Credit Union that:

- (a) I have the authority to bind Business Entity to contractual liability and obligations, and to apply for any Business Entity Account or Service.
- (b) I have the authority to be and name others as an Authorized Signer, any of whom may conduct any and all business in relation to any Business Entity Account or Service
- (c) I have the authority to and do agree on behalf of Business Entity to all of the terms and conditions applicable to any Business Entity Account or Service.
- (d) The Business Entity is not involved in any way with internet gambling.

(NOTE: All persons signing below must also be named and sign as Authorized Signers on page 4 or 5)

Signature _____
Print Name > _____ (title)

Signature _____
Print Name > _____ (title)

Signature _____
Print Name > _____ (title)

Signature _____
Print Name > _____ (title)

Signature _____
Print Name > _____ (title)

Signature _____
Print Name > _____ (title)

Signature _____
Print Name > _____ (title)

Signature _____
Print Name > _____ (title)

Resolution of Corporation or Association

Resolved that the individual(s) signing above have been authorized and empowered to warrant and certify to the Credit Union that:

- (a) they have the authority to bind Business Entity to contractual liability and obligations, including applying for the requested Business Entity Account(s) or Service(s).
- (b) they have the authority to open, close, grant authorized signature power, deposit funds, withdraw funds, grant power of attorney, and take any other action in relation to any Business Entity Account or Service.
- (c) they have the authority to and do agree on behalf of Business Entity to all of the terms and conditions applicable to any Business Entity Account or Service.
- (d) The Business Entity is not involved in any way with internet gambling.

Certification: By signing below I certify that I am the Secretary or other authorized person of the Corporation or Association referred to as Business Entity, and that the above Resolution is a true and correct copy of the Resolution adopted by the Directors of such Corporation or Officers of the Association (or other individual(s) empowered by the Association to adopt the Resolution) at a meeting held on _____, 20_____, and that the Resolution is in effect. I further certify that the above titles and signatures are genuine.

By signing below I certify that I am authorized to make the above Certification on behalf of the Business Entity.

Print Name > _____ (date) As Secretary of Business Entity
 As _____
(Title if not Secretary)



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Business Address _____
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Business Entity Account(s) and Service(s) are subject to the laws of the State of Michigan, except to the extent federal law controls, and the bylaws, policies and rules of the Credit Union.

Business Entity accounts may not designate a "pay on death" (POD) beneficiary.

The Credit Union can act or not act upon Business Entity Account(s) or Service(s) in any way permitted, required, or not prohibited by law.

The Business Entity and all person signing this Application and Agreement in any capacity, other than as Secretary or other person authorized to certify a resolution of a corporation or association, agree that Credit Union may verify the information provided and/or evaluate the credit worthiness of the Business Entity or any such person through use of third parties, including credit reporting agencies.

Business Entity _____ Date _____

Business Entity acknowledges receipt of a copy of all of the terms and conditions governing any Business Entity Account or Service. Credit Union's **Business Fees and Charges Schedule** will apply to Business Entity Account(s) or Service(s). Such Schedule and any other contractual term related to any Business Entity Account or Service is subject to change by Credit Union.

Dividend/Interest Rates applicable to any Business Entity Account are reflected on Credit Union's Rate Sheet and Business Fee Schedule.

No Business Entity Account or Service is assignable.

Business Entity warrants and certifies that no Business Entity Account or Service will be used for personal, family or household purposes.

Any person empowered under the CERTIFICATIONS/RESOLUTION section of this Application and Agreement, or named as an authorized signer shall remain as an empowered person or authorized signer until such time that Credit Union receives written notice to the contrary signed by a person empowered under the CERTIFICATIONS/RESOLUTION section and until the Credit Union has had a reasonable amount of time to amend it's records.

COMPLETION OF THIS SECTION IS MANDATORY FOR ALL DEPOSIT ACCOUNT(S)

Under penalties of perjury, I certify that: (1) the number shown on this Application and Agreement is Business Entity's correct taxpayer identification number (TIN) (or Business Entity is waiting for a number to be issued); (2) Business Entity is not subject to backup withholding because: (a) Business Entity is exempt from back up withholding under the Internal Revenue Service (IRS) regulations, or (b) Business Entity has not been notified by the IRS that it is subject to backup withholding as a result of a failure to report all interest and dividends, or (c) the IRS has notified Business Entity that it is no longer subject to backup withholding, and (3) Business Entity is a U.S. citizen (including a U.S. resident alien, sole proprietorship, partnership, corporation, or company or association created or organized in the United States or under the laws of the United States).

Certification Instructions. You must cross out item 2 above if Business Entity has been notified by the IRS that it is currently subject to backup withholding because it failed to report all interest and dividends on it's tax return.

The party signing below must be an empowered person under the CERTIFICATIONS/RESOLUTION section of this Application and Agreement.

The IRS does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

Signature _____
Print Name ►

ADDITIONAL PROVISIONS

Business Entity _____ Date _____

CERTIFICATION or RESOLUTION

By signing below, I/we certify (check one):

- that I am the sole owner of the Sole Proprietorship referred to as Business Entity.
- that we are all of the partners of the Partnership (including limited liability partnerships) referred to as Business Entity who are empowered to make the warranties and certification stated below.
- that I am the general partner of the Limited Partnership referred to as Business Entity.
- that we are all of the officers/managers of the Limited Liability Company ("LLC") referred to as Business Entity who are empowered to make the warranties and certifications stated below.

By signing below I warrant and certify to Credit Union that:

- (e) I have the authority to bind Business Entity to contractual liability and obligations, and to apply for any Business Entity Account or Service.
- (f) I have the authority to be and name others as an Authorized Signer, any of whom may conduct any and all business in relation to any Business Entity Account or Service .
- (g) I have the authority to and do agree on behalf of Business Entity to all of the terms and conditions applicable to any Business Entity Account or Service.

(NOTE: All persons signing below must also be named and sign as Authorized Signers on page 4 or 5)

Signature _____
Print Name > _____ (title)

Signature _____
Print Name > _____ (title)

Signature _____
Print Name > _____ (title)

Signature _____
Print Name > _____ (title)

Signature _____
Print Name > _____ (title)

Signature _____
Print Name > _____ (title)

Signature _____
Print Name > _____ (title)

Signature _____
Print Name > _____ (title)

Resolution of Corporation or Association

Resolved that the individual(s) signing above have been authorized and empowered to warrant and certify to the Credit Union that:

- (e) they have the authority to bind Business Entity to contractual liability and obligations, and to apply for any Business Entity Account or Service.
- (f) they have the authority to be and name others as an Authorized Signer, any of whom may conduct any and all business in relation to any Business Entity Account or Service.
- (g) they have the authority to and do agree on behalf of Business Entity to all of the terms and conditions applicable to any Business Entity Account or Service.

Certification: By signing below I certify that I am the Secretary or other authorized person of the Corporation or Association referred to as Business Entity, and that the above Resolution is a true and correct copy of the Resolution adopted by the Directors of such Corporation or Officers of the Association (or other individual(s) empowered by the Association to adopt the Resolution) at a meeting held on _____, 20_____, and that the Resolution is in effect. I further certify that the above titles and signatures are genuine.

By signing below I certify that I am authorized to make the above Certification on behalf of the Business Entity.

_____ As Secretary of Business Entity
Print Name > _____ (date) As _____
(Title if not Secretary)

Business Entity Name _____ (**"Business Entity"**)

Date _____



Date _____

Business Name: _____ (“Business Entity”) Account # _____

ADDITIONAL OR ADDED AUTHORIZED SIGNER FORM

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an Account.

What this means for Business Entity: When an Account is opened or an Authorized Signer is added later, we will ask for the name, address, date of birth, and other information that will allow us to identify every person signing below as an additional or added Authorized Signer. We may also ask to see a driver’s license or other identifying documents.

Authorized Signers: Any one of the individuals listed below is authorized to conduct any and all business in relation to any Business Entity Account or Service, including the authority to open, close, deposit or withdraw funds. The Credit Union does not allow multiple signature requirements.

Print Name	Street Address	City, State, Zip	Birth Date	Social Security #	Current Driver’s License #
Signer 5					
Signer 6					
Signer 7					
Signer 8					

Other Identification

Additional
 Added _____
 Signer 5 Signature _____ Print Title

 Signer 5

Additional
 Added _____
 Signer 6 Signature _____ Print Title

 Signer 6

Additional
 Added _____
 Signer 7 Signature _____ Print Title

 Signer 7

Additional
 Added _____
 Signer 8 Signature _____ Print Title

 Signer 8

By signing below, I certify to Credit Union that I am an empowered person under the CERTIFICATIONS/RESOLUTION section of the document referred to as Application and Agreement related to the above referenced Account, and as such have the authority to grant authorized signer authority

Print Name ► _____ (title)