



Business Banking Account Opening Checklist

Thank you for your interest in opening a business account with ESL Federal Credit Union. Once your business has qualified for ESL membership and you are ready to open an account, you will be required to fill out additional paperwork for ESL. Here is a list of documents, based on your business type, that will be needed in the account opening process. If you have any questions, visit your local branch, call 585.336.1000 or 800.848.2265 or chat with us on ESL Live Chat Banking at esl.org.

Business Type	Documents Needed	Tax Identification
Corporation or Non-Profit Corporation	<input type="checkbox"/> Copy of a valid and current form(s) of identification for each owner, officer and signer (see table below) <i>For non-profit corporations filed within a county in New York State:</i> <input type="checkbox"/> Articles of Incorporation stamped by the County Clerk <i>For corporations filed outside of New York State:</i> <input type="checkbox"/> Filed Articles of Incorporation	<input type="checkbox"/> Proof of EIN from the IRS ¹
FUND Association (or unorganized entity)	<input type="checkbox"/> Copy of a valid and current form(s) of identification for each owner, officer and signer (see table below)	<input type="checkbox"/> Proof of EIN from the IRS ¹
Limited Liability Company (LLC)	<input type="checkbox"/> Copy of a valid and current form(s) of identification for each owner, officer and signer (see table below) <i>For out of state filings only:</i> <input type="checkbox"/> Filed Articles of Organization (State Filing Receipt must be included)	<input type="checkbox"/> Proof of EIN from the IRS ¹
Partnership (General)	<input type="checkbox"/> Copy of a valid and current form(s) of identification for each owner, officer and signer (see table below) <input type="checkbox"/> Filed Affidavit of Partnership (Affidavit needs to show the County Clerk Stamp or Seal)	<input type="checkbox"/> Proof of EIN from the IRS ¹
Partnership (Limited)	<input type="checkbox"/> Copy of a valid and current form(s) of identification for each owner, officer and signer (see table below) <i>For out of state filings only:</i> <input type="checkbox"/> Filed Affidavit of Limited Partnership (State Filing Receipt must be included)	<input type="checkbox"/> Proof of EIN from the IRS ¹
Sole Proprietorship or Individual Doing Business Under an Assumed Name (DBA)	<input type="checkbox"/> Copy of a valid and current form(s) of identification for each owner, officer and signer (see table below) <input type="checkbox"/> Filed Affidavit of Certificate of Individual Doing Business Under an Assumed Name (DBA) (Affidavit of DBA needs to show the County Clerk Stamp or Seal.) Note: Only paperwork for a New York State Sole Proprietor/DBA will be accepted.	<input type="checkbox"/> Social Security Number of Owner or proof of EIN from the IRS ¹

¹Acceptable proof of EIN (Employer Identification Number) would include one of the following:

- A copy of your EIN Letter from the IRS (State Sales Tax Form is not acceptable)
- A tax return prepared by an accountant showing the EIN
- A W-9 completed and signed by an owner/officer of the company

Forms of Identification:

- Provide two forms of ID from List A OR
- Provide one form of ID from List A AND one form of ID from List B
- Non-Resident Alien must provide unexpired Passport from Country of Origin (issued by United States or non-OFAC country), one form of ID from List A or List B and proof of U.S. physical address.

List A: ²
<ul style="list-style-type: none"> • State DMV issued Driver's License with photo (from United States) • State DMV issued Non-Driver's ID card with photo (from United States) • Passport with photo (issued by United States or non-OFAC country) • Permanent resident card with photo • United States Military/Veterans ID with photo

List A ² continued:
<ul style="list-style-type: none"> • Tribal ID with photo • New York State Firearm ID with photo (Must be at least 21 years of age to use this identification) • Employment Authorization Document (EAD) card with photo

List B:
<ul style="list-style-type: none"> • Any additional ID from List A • Bank/Loan/Credit Card Statement with your current address that is less than 60 days old • Utility bill with your current address that is less than 60 days old • Debit or Credit Card • Social Security Card • Employer ID with photo

²Please call us at 585.336.1000 or 800.848.2265 if the address on your ID is not your current address, is a P.O. Box or an address isn't listed. Further information will be needed to process your membership request.