



# McCoy Federal Credit Union

*Your Full-Service Community Credit Union*

## **Business Account Documentation Requirements**

To open or update your McCoy Federal Credit Union Business Account, we ask that all businesses provide the following:

- 1) Acceptable primary and secondary identification from all authorized signers.
- 2) Social Security Numbers for all authorized signers.
- 3) EIN for the business. This does not apply to Sole Proprietors using their own SSN.

Additional information needed for each business type:

### Corporations

- 1) Certificate of Existence (must be registered in the State of Florida)
- 2) Articles of Incorporation
- 3) Trade Name (if operating under a fictitious name)

### Limited Liability Corporation (LLC)

- 1) Certificate of Existence (must be registered in the State of Florida)
- 2) Articles of Organization
- 3) Trade Name (if operating under a fictitious name)

### Partnership

- 1) Partnership Agreement (must be registered in the State of Florida)
- 2) Trade Name (if operating under a fictitious name)

### Associations

- 1) Notarized meeting minutes granting transaction authority

### Sole Proprietorship

- 1) Trade Name (if operating under a fictitious name)

When do I need a Trade Name (a.k.a. Fictitious Name) Certificate?

If the full name or the last name of the business owner is included in the name of the business you do not need a Trade Name. If a Corporation or LLC chooses to operate business using a name other than the corporation or LLC then a Trade Name is required.