



BUSINESS SERVICES

UNINCORPORATED ASSOCIATION CHECKLIST

BUSINESS DOCUMENTATION

The following documentation is required to open a business account for an Unincorporate Association.

Monterra Credit Union has the right to require additional documentation based on business status, county requirements, and state requirements.

- ☐ **Employer Identification Number (EIN)**
 - If using a parent organization's EIN, a letter (School reunions/clubs) or Resolution (Red Cross, Boy Scouts) must be provided by the parent organization specifying the EIN may be used by the local organization/association/chapter.
- ☐ **FINCEN Beneficial Owner Information - If business is filed with the Secretary of State, the FINCEN BOI Registration confirmation is required for businesses established after January 1, 2024. Businesses established before January 1, 2024 are required to register before January 1, 2025.**
 - NOTE: Non-Profit entities are exempt from this filing.
- ☐ **Meeting minutes or Resolution of the governing Board or Committee (required for all unincorporated associations)**
 - The documents must contain the name of the unincorporated association, the current officers of the organization and who is authorized to open and/or transact on the accounts. The document(s) must be signed by the Secretary of the organization.
 - Signed Resolution of the governing Board or Committee (required for local Unincorporated Associations/Chapters operating under the umbrella of national (parent) organizations and using the EIN of the parent organization (Red Cross, Boy Scouts). The Resolution must provide permission to operate under the umbrella and use the EIN of parent organization, list each officer of the group (parent organization and local association/chapter) and must be signed by the Secretary of the parent organization.
- ☐ **Copy of Articles of association, bylaws, or other charter documents created upon formation**
- ☐ **Copy of IRS form 501 (c) 3 or 501 (c) 7 (required for all Unincorporated Nonprofit Associations)**
- ☐ **Fictitious Business Name Statement (if applicable). Must be current (not expired)**
 - Required if Unincorporated Association is conducting business under a different name.
- ☐ **Current Government Issued Photo ID for each signer and Beneficial Owner/ Responsible Officer**
Non-US citizens or Resident Aliens must provide Non-Citizen ID in addition to US Government issued ID.

If we are unable to verify the registration, principles and status of the business through the initial review using the California Secretary of State website (www.sos.ca.gov), we will require you to provide additional business documentation as requested.

MEMBER REPRESENTATIVES

The following Member representatives must sign to authorize the opening of the membership or authorize changes of signers:

- At least one Officer of the Unincorporated Association.