



14600 Aviation Blvd  
 Hawthorne, CA 90250-6656  
 800.421.7111  
 www.skyone.org

## BUSINESS REFERENCE GUIDE CHECKLIST

The intention of this checklist is to provide a general guide of the documentation requirements to establish a business membership with SkyOne Federal Credit Union and does not guarantee the approval to open the membership. Additional documentation may be requested at our discretion.

BUSINESS TYPE	REQUIRED BUSINESS INFORMATION AND DOCUMENTATION
<input type="checkbox"/> Sole Proprietorship	<input type="checkbox"/> Social Security Number or EIN Number <input type="checkbox"/> Business License/Seller's Permit (if required by City in which the business operates) <input type="checkbox"/> Filed Fictitious Business Name Statement ( <i>only required if DBA does not reference the last name of the owner or if business name suggests multiple owners in the title, i.e. "Smith &amp; Sons"</i> ) <sup>1</sup>
<input type="checkbox"/> General Partnership <sup>2</sup>	<input type="checkbox"/> EIN Number <input type="checkbox"/> Partnership Agreement <input type="checkbox"/> Business License/Seller's Permit (if required by City in which the business operates) <input type="checkbox"/> Filed Fictitious Business Name Statement, if applicable ( <i>only required if business operates under a name other than the legal name</i> ) <sup>1</sup>
<input type="checkbox"/> Limited Partnership <sup>2</sup>	<input type="checkbox"/> EIN Number <input type="checkbox"/> Business License/Seller's Permit (if required by City in which the business operates) <input type="checkbox"/> Filed Certificate of Limited Partnership Form LP-1 <input type="checkbox"/> Filed Fictitious Business Name Statement, if applicable ( <i>only required if business operates under a name other than the legal name</i> ) <sup>1</sup>
<input type="checkbox"/> Non-Profit Organization/ Association <sup>3</sup>	<input type="checkbox"/> EIN Number <input type="checkbox"/> By-Laws or Charter <input type="checkbox"/> IRS Ruling on Tax Exemption 501c Letter <input type="checkbox"/> Authorization Letter or Minutes Stating authorized signer <input type="checkbox"/> Filed Fictitious Business Name Statement, if applicable ( <i>only required if business operates under a name other than the legal name</i> ) <sup>1</sup>
<input type="checkbox"/> Corporation <sup>2</sup>	<input type="checkbox"/> EIN Number <input type="checkbox"/> Filed Articles of Incorporation <input type="checkbox"/> Filed Statement of Information <input type="checkbox"/> Corporate Resolution – must be completed, signed, and dated by corporate secretary <input type="checkbox"/> Filed Fictitious Business Name Statement, if applicable ( <i>only required if business operates under a name other than the legal name</i> ) <sup>1</sup>
<input type="checkbox"/> Limited Liability Company <sup>2</sup>	<input type="checkbox"/> EIN Number <input type="checkbox"/> Filed Articles of Organization Form LLC-1 <input type="checkbox"/> Filed Statement of Information Form LLC-12 <input type="checkbox"/> Operating Agreement <input type="checkbox"/> Filed Fictitious Business Name Statement, if applicable ( <i>only required if business operates under a name other than the legal name</i> ) <sup>1</sup>
<input type="checkbox"/> Unincorporated Association (i.e. Clubs, bowling leagues, etc.)	<input type="checkbox"/> EIN Number <input type="checkbox"/> By-Laws or Charter <input type="checkbox"/> Authorization Letter or Minutes Stating authorized signer <input type="checkbox"/> Filed Fictitious Business Name Statement, if applicable ( <i>only required if business operates under a name other than the legal name</i> ) <sup>1</sup>

**NOTE:** Entities formed outside of California must provide a filed copy of a Foreign Designation or Registration or Certificate issued by the state of California, specific to the entity type that it is registered to do business in the state of California.

In addition to the above-referenced information and documentation, SkyOne requires the following information for each signer:

Primary ID - This ID must include the current legal name	Secondary ID - You must bring this along with the Primary ID and Proof of Residence (if primary ID does not show the current residence)
<ul style="list-style-type: none"> <li>• State Issued Driver's License</li> <li>• State Issued Identification Card</li> <li>• U.S. Passport</li> <li>• Alien Registration Card</li> <li>• Government Issued Employment Authorization Card</li> <li>• Military ID</li> </ul>	<ul style="list-style-type: none"> <li>• Signed, unexpired credit card</li> <li>• Employment/Work ID</li> <li>• Military ID</li> <li>• Medicare or Medicaid Card</li> <li>• Current Utility Bill</li> </ul>

### PROHIBITED BUSINESSES

While not an all-inclusive list, SkyOne will not open a business account for the following types of businesses: Limited Liability Partnerships, foreign (non-US), a money service business (MSB), liquor/convenience store that offers MSB services (i.e. check cashing), gambling and/or casinos (including online), marijuana related business, merchant processor, offshore and/or shell company, privately owned ATMs, bitcoin/virtual currency, an Interest on Lawyer's Trust Account (IOLTA), or a "payable through" account such as accounts for money managers and financial advisors.

<sup>1</sup> Filed Fictitious Business Name Statement, if applicable – 1) Must not be less than 30 days; 2) Proof of Publication required (copy of newspaper publication or Certificate of Proof of Publication)

<sup>2</sup> Requires the names and identification for EACH individual that has 25% or more Beneficial Ownership in the Legal Entity; and ONE individual that has significant managerial control of the Legal Entity.

<sup>3</sup> Requires the name and identification for ONE individual that has significant managerial control of the Legal Entity.