

Required Documents to Open Account

DBA / Sole Proprietorship

- Secretary of State Trade Name Registration** (for **Corporations** transacting business in name other than its legal name)
- OR - Secretary of State Fictitious Name Registration** (for a **person** transacting business in name other than their legal name)
- OR – Filed Assumed Name Certificate** filed w/ County Clerk (for a person transacting business in name other than their legal name).
- IRS EIN Letter** (only if using an EIN)

Limited Liability Company (LLC)

- Articles of Organization** (submitted to Secretary of State when registering LLC)
- Certificate of Limited Liability Company** (obtained after registering LLC with Secretary of State)
- IRS EIN Letter** (obtained after filing for an EIN through IRS.gov)
- Operating Agreement** (created by your CPA, Attorney, or yourself using templates available online)
- Business Meeting Minutes** (authorizing account opening)

Partnership (General, Limited, etc.)

- Articles of Organization** (submitted to Secretary of State when registering Partnership)
- Certificate of Partnership** (obtained after registering Partnership with Secretary of State)
- IRS EIN Letter** (obtained after filing for an EIN through IRS.gov)
- Partnership Agreement** (created by your CPA, Attorney, or yourself using templates available online)
- Business Meeting Minutes** (authorizing account opening)

Corporation (Inc.)

- Articles of Incorporation/Organization** (submitted to Secretary of State when registering Corporation)
- Certificate of Incorporation** (obtained after registering Corporation with Secretary of State)
- IRS EIN Letter** (obtained after filing for an EIN through IRS.gov)
- Corporate By-Laws** (created by your CPA, Attorney, or yourself using templates available online)
- Corporate Resolution** (authorizing account opening)

Interest on Lawyer's Trust Account (IOLTA)

- Notice to Financial Institution** (sent by Bank to state Foundation after account opened)
- Articles of Organization** (submitted to Secretary of State when registering LLC)
- Certificate of Entity** (obtained after registering PLLC, PC, LLP, etc. with Secretary of State)
- If a **Sole Proprietorship under DBA name**, reference required documents above.
- IRS EIN Letter** (obtained after filing for an EIN through IRS.gov)
- Operating Agreement**

Unincorporated Association or Organization

- Organizational Agreement** (if any)
- IRS EIN Letter** (obtained after filing for an EIN through IRS.gov)
- Organizational Meeting Minutes** (authorizing account opening)

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The neighborhood bank you can count on.



Accepted Primary IDs

- State Driver's License
- State Photo Identification Card
- Passport
- U.S. Alien Registration Card
- U.S. Employment Authorization Card

Accepted Secondary IDs

- | | |
|---|--|
| <input type="checkbox"/> Social Security Card | <input type="checkbox"/> Voter Registration Card |
| <input type="checkbox"/> Birth Certificate | <input type="checkbox"/> Tribal Membership Card |
| <input type="checkbox"/> Firearm License | <input type="checkbox"/> Student ID Card |
| <input type="checkbox"/> Insurance Card | <input type="checkbox"/> Visa |
| <input type="checkbox"/> Credit Card | <input type="checkbox"/> Military ID Card |
| <input type="checkbox"/> Utility Bill | |
| <input type="checkbox"/> Property Tax Bill | |

Address Verification

(if ID address doesn't match account address)

- Utility Bill (Water, Electric, Internet)
- Mortgage / Deed
- Property Tax Payment Receipt / Record
- Lease Documents
- Bank Account Statement
- Payroll Check or Stub
- Government Issued Check

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New Business Customer Guide



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What are these documents?

Secretary of State Trade Name Registration – Proof you registered the name under which your business entity is operating, if using a name other than its legal name. This allows you to legally operate your business under that name in the applicable state.

Secretary of State Fictitious Name Registration - Proof you registered the name under which you as a person are operating, if using a name other than your legal name. This allows you to legally operate your business under that name in the applicable state.

Filed Assumed Name Certificate – A public record filing connecting a trade name or “DBA” registration to you as a person, if you are operating your business in a name other than your legal name.

Articles of Organization – The document you submit to the Secretary of State when filing for a new business entity.

Certificate of Entity (LLC, Corporation, Partnership) – The document the Secretary of State gives you after successfully registering your entity with the Secretary of State. This documents you are a legally formed entity in that state.

IRS EIN Letter – The letter the IRS issues you after requesting an EIN for your business entity.

Operating Agreement – A document which spells out the purpose of your business entity, as well as how it will be operated, who the members are and what they are authorized to do, ownership percentages, along with other important details.

Partnership Agreement – A document which spells out the purpose of your partnership, as well as how it will be operated, who the partners are and what they are authorized to do, ownership percentages, along with other important details.

Corporate By-Laws – A corporation’s internal, legally binding rules that govern day-to-day operations, management structure, and decision-making processes. They define roles for officers and directors, serving as a roadmap for governance.

Corporate Resolution – A formal record of major decision made by a corporation’s directors or shareholders, establishing an official record of actions, such as opening bank accounts, taking loans or hiring officers, ensuring accountability and compliance.

Business Meeting Minutes – Official written records that summarize the discussions and decisions from a business meeting, serving as a legal record for business entities. Items documented could include things such as opening a bank account and who’s authorized to sign.

How do I file a new entity or register an out-of-state entity?

For Oklahoma - Visit: www.sos.ok.gov/corp/filing.aspx, select the appropriate entity type and proceed through the steps.

For Texas - Visit: www.sos.state.tx.us/corp/sosda/index.shtml, select “enter site”, create login and proceed through the steps.

I lost my business formation documents, where can I find a copy?

For Oklahoma – Visit: www.sos.ok.gov/corp/corplnquiryFind.aspx, type your entity name in the search box. Click on your entity filing number beside your entity name, and then click on “Order Documents”. You will be able to order documents, which *should* include Articles of Organization, Certificate of Entity (LLC, Corp, etc.) and possibly an operating agreement, if submitted with your original filing.

For Texas - Visit: www.sos.state.tx.us/corp/sosda/index.shtml, select “enter site”, create login and proceed to the entity search area. You will be able to order documents, which *should* include Articles of Organization, Certificate of Entity (LLC, Corp, etc.) and possibly an operating agreement, if submitted with your original filing.

How do I obtain an Employer Identification Number (EIN)?

Visit <https://sa.www4.irs.gov/applyein/> and select “Begin Application Now”. Follow each step of the process it guides you through. At the end, it will generate a PDF version of a letter on IRS letterhead showing your business name tied to the EIN issued for it. Make sure you get tax advice from a CPA or a licensed tax professional.

Where can I obtain an Operating Agreement or Corporate By-Laws?

You can work with an attorney to write up these documents. Or, if you feel comfortable doing it yourself there are a variety of templates online which could be used. To ensure proper preparation, consult an attorney.

Our team of Bankers is here to help you every step along the way!

Please let us know how we can assist you in making your business dreams come true!