



P.O. Box 77002
 Springfield, OR 97475
 800.365.1111
 MyOCCU.org

Business Documentation Checklist

Business Name: _____

Member Number: _____
 Internal Use Only

Enclosures: Please include the following documents (depending on entity type of borrower/account holder):

CORPORATION:

- OCCU Certificate of Authority (attached)
- Active State of Oregon Business Name Registry listing at least one Beneficial Owner

LIMITED LIABILITY COMPANY:

- OCCU Certificate of Authority (attached)
- Active State of Oregon Business Name Registry listing at least one Beneficial Owner

PARTNERSHIP (GP, LP, LLP):

- OCCU Certificate of Authority (attached)
- Active State of Oregon Business Name Registry, listing at least one Beneficial Owner

SOLE PROPRIETORSHIP:

- OCCU Certificate of Authority (attached)
- Active State of Oregon Business Name Registry, only if Beneficial Owner's full legal name is **not** used in business name

NONPROFIT CORPORATION:

- OCCU Certificate of Authority (attached)
- Active State of Oregon Business Name Registry listing at least one Beneficial Owner*

*If the names on the Oregon Business Name Registry do not match, provide Annual Elections of Officers signed by Secretary and one additional officer.

ASSOCIATION/ORGANIZATION/ SOCIAL CLUB:

- OCCU Certificate of Authority (attached)
- Active State of Oregon Business Name Registry listing at least one Beneficial Owner (if issued)*

*If the association/organization/social club did not register the the State of Oregon, or the names on the Oregon Business Name Registry do not match, provide Annual Elections of Officers signed by Secretary and one additional officer.

Please ensure this Certification of Beneficial Owners is completed and the Secretary of State Registry is up to date and active in order to proceed with account opening.



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Business Name: _____

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Certification of Beneficial Owner(s)

Legal Name of Person Opening Account: _____

Legal Name of Business Entity: _____

Business Tax ID Number: _____ **Business Phone:** _____

State of Registration/Incorporation: _____

Physical Business Address: _____

Nature of Business: _____

Beneficial Ownership: The following information is required for each individual who, directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, owns 25 percent or more of the equity interests of the legal entity listed above. Attach ownership structure for complex relationships. Attach additional pages if necessary. Use the checkbox for any individual with significant responsibility for managing the legal entity above. For federally recognized **Nonprofits**, please complete only **Section A** below.

Legal Name	
Ownership %	
Tax ID #/SSN	
Date of Birth	
Street Address	
City, State, ZIP	
Phone Number	
ID Type/Number	
Issue/Exp. Dates	
<input type="checkbox"/> Individual with significant responsibility for managing the legal entity listed above	

Legal Name	
Ownership %	
Tax ID #/SSN	
Date of Birth	
Street Address	
City, State, ZIP	
Phone Number	
ID Type/Number	
Issue/Exp. Dates	
<input type="checkbox"/> Individual with significant responsibility for managing the legal entity listed above	

Legal Name	
Ownership %	
Tax ID #/SSN	
Date of Birth	
Street Address	
City, State, ZIP	
Phone Number	
ID Type/Number	
Issue/Exp. Dates	
<input type="checkbox"/> Individual with significant responsibility for managing the legal entity listed above	

Legal Name	
Ownership %	
Tax ID #/SSN	
Date of Birth	
Street Address	
City, State, ZIP	
Phone Number	
ID Type/Number	
Issue/Exp. Dates	
<input type="checkbox"/> Individual with significant responsibility for managing the legal entity listed above	

Section A: If none of the above listed Beneficial Owners have significant responsibility for managing the legal entity listed within, please indicate at least one individual with significant responsibility below such as:

- a) An executive officer or senior manager (e.g. Chief Executive Officer, Chief Financial Officer, Chief Operation Officer, Managing Member, General Partner, President, Vice President, Treasurer); or
- b) Any other individual who regularly performs similar functions

Legal Name _____ SSN/TIN _____

Date of Birth _____ ID Type/Number _____ Issue/Exp. Dates _____

Street Address _____ City _____ State _____ ZIP _____



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List any parties who will be transacting on the Business Account(s). Must include at least one Beneficial Owner listed on page 2 of this document: All parties listed below will have equal transactional authority, including opening and closing accounts (refer to the Business Services Membership and Account Agreement). Attach additional pages if necessary.

<u>Signer's Name (please print)</u>	<u>Title</u>
(1) _____	_____
(2) _____	_____
(3) _____	_____
(4) _____	_____
(5) _____	_____

**SPECIAL DISCLOSURE AND CERTIFICATION
 REGARDING CERTAIN AFFILIATED BUSINESSES**

DUE TO HEIGHTENED RISK TO THE OREGON COMMUNITY CREDIT UNION MEMBERSHIP AND/OR ENHANCED REGULATORY AND LEGAL REQUIREMENTS ASSOCIATED WITH CERTAIN INDUSTRIES, ENTITIES, OR PERSONS, ORGANIZATIONS ENGAGED IN THE FOLLOWING AFFILIATED BUSINESSES DO NOT QUALIFY FOR MEMBERSHIP.

Affiliated Businesses, check if applicable.

- | | |
|--|---|
| Third Party Payment Processors (money services business) | Medicinal or Recreational Cannabis Sales (including Hemp) |
| Embassies and Foreign Consulates | Politically Exposed Persons (PEP) |
| Foreign Exchange Houses | Gambling Businesses |
| Pouch Activity (negotiable instrument/currency courier services) | Private Banking |
| Foreign Correspondent Accounts | Adult Entertainment Establishments |
| | Privately Owned ATMs |

I, _____ (name of one Beneficial Owner listed on Page 2 of this document), by signing below, hereby certify to the best of my knowledge that the information provided on pages 2 and 3 herein is complete and accurate, and that the business organization addressed in this document does not engage with or in any of the affiliated businesses listed above and that **if Oregon Community Credit Union is made aware of any such affiliations, any Business Account(s) may be closed and membership terminated in accordance with the Credit Union's bylaws.** Oregon Community Credit Union is authorized to obtain a credit report of the Member, individual with significant responsibility and Beneficial Owners from any consumer reporting agency to support the Member's eligibility for the accounts and services requested.

 Signature Date

 Printed Name and Title



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Member Number: _____
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Business Certification of Authority

MEMBER INFORMATION		
Date:	Business Name:	EIN/TIN/SSN:
Beneficial Owner(s):		Business Reg. No.:
<input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Nonprofit or Club/Assn/Organization <input type="checkbox"/> LLC		

This Business Certification of Authority is given by the business member named above (hereinafter referred to as "Business") and the authorized representatives of Business to Oregon Community Credit Union ("Credit Union") to certify the existence of the Business as a business entity and the authority of its representatives to enter into and execute the business deposit and lending documents and any documents related to or required for your Business Loan or deposit account with the Credit Union.

Resolution of Authority
<p>The individual(s) signing below certify that at a meeting of the above named Business (or by other duly authorized action in lieu of a meeting), duly called and held, at which a quorum was present and voting, the following authorized officers, partners, or agents, as applicable ("Authorized Parties") were authorized and empowered to act on behalf of the Business to carry out any of the actions described below.</p>

BENEFICIAL OWNER(S)/ RESPONSIBLE INDIVIDUAL(S) FOR THE BUSINESS:

<u>Signer's Name (please print)</u>	<u>Title</u>	<u>Signature</u>
(1) _____	_____	_____
(2) _____	_____	_____
(3) _____	_____	_____
(4) _____	_____	_____
(5) _____	_____	_____

Certification of Authority
<p>The Beneficial Owners and Authorized Parties signing below certify they are authorized and empowered to act on behalf of Business to execute any Credit Union loan and deposit documents referenced below and to carry out any of the following actions.</p> <p>1. Authority of Beneficial Owners. Any one of the Beneficial Owners listed above may enter into any agreements of any nature with the Credit Union, and those agreements will bind the Business. The authority of any one of Beneficial Owners listed above to act on behalf of the Business specifically includes, but is not limited to, the authority to carry out any of the acts set forth below.</p> <p>2. Authority of Authorized Parties. Any one of the Authorized Parties listed below may enter into any agreements of any nature with the Credit Union, and those agreements will bind the Business. The authority of any one of Authorized Parties listed below to act on behalf of the Business specifically includes, but is not limited to, the authority to carry out any of the acts set forth below:</p> <p>3. Authorized Actions.</p> <p style="padding-left: 20px;">a. Execute Deposit Documents. To execute and deliver to Credit Union an Business Account (signature) Card, Business Membership and Account Agreement, Business Electronic Services Agreement and any document related to the deposit accounts and services provided by Credit Union to the Business.</p> <p style="padding-left: 20px;">b. Conduct Deposit Account Transactions. To open any deposit or share account in the name of the Business; endorse checks, share drafts, payment orders and withdraw funds from and transfers funds to or from the Business' accounts with Credit Union; make other agreements and orders which they deem advisable, from time to time, with Credit Union concerning funds deposited, withdrawn or transferred on the account or conducting any other account or service transactions between the Business and Credit Union, including requesting payroll deposit/direct deposit, overdraft protection, electronic services including, ATM debit cards Online and Mobile Banking and business cash management services.</p> <p style="padding-left: 20px;">c. Account Information. Any persons authorized to receive account information, if applicable, are authorized to receive from the Credit Union, either orally or in writing, any information related to the account. Those persons are not authorized to withdraw funds or issue checks/drafts against or make any transaction related to the account. The authority given to the persons authorized to receive account information shall remain in full force until written notice of revocation is delivered to and received by the Credit Union at each location where an account is maintained.</p>



d. Borrow Money. To borrow from Credit Union, on such terms as may be agreed upon between Business and Credit Union, such sum or sums of money as in their judgment should be borrowed, without limitation.

e. Grant Security. To mortgage, pledge, hypothecate, or otherwise encumber and deliver to Credit Union, as security for the payment of any loans so obtained, any promissory notes so executed, or any other or further indebtedness of Business to Credit Union at any time owing, however the same may be evidenced, any property now or hereafter belonging to Business or in which Business now or hereafter may have an interest, including without limitation all real property and all personal property of Business. Such property may be mortgaged, pledged, hypothecated, or encumbered at the time such loans are obtained or such indebtedness is incurred, or at any other time or times, and may be either in addition to or in lieu of any property theretofore mortgaged, pledged, hypothecated, or encumbered.

f. Guaranty Indebtedness. To guaranty or act as surety for loans to other borrowers on such terms as may be agreed upon by Business and Credit Union, in amounts which in their judgment should be guaranteed, without limitation.

g. Further Acts. In the case of lines of credit, to designate additional individuals as being authorized to request advances thereunder, and in all cases, to do and perform such other acts and things, to pay any and all fees and costs, and to execute and deliver such other documents and agreements as they may in their discretion deem reasonably necessary or proper in order to carry into effect the provisions herein.

h. Execute Loan Documents. To execute and deliver to Credit Union any loan agreements with the Credit Union at such rates of interest and on such terms as may be agreed upon, evidencing the sums of money so borrowed or any indebtedness of Business to Credit Union, and also to execute and deliver to Credit Union one or more renewals, extensions, modifications, refinancings, consolidations, or substitutions for one or more of the notes, or any portion of the notes. To execute and deliver to Credit Union the forms of mortgage, deed of trust, pledge agreement, hypothecation agreement, security agreements, financing statements and guaranty agreements which may be submitted by Credit Union, and which shall evidence the terms and conditions under and pursuant to which such liens and encumbrances, or any of them, are given; and also to execute and deliver to Credit Union any other written instruments, any chattel paper, or any other collateral, of any kind or nature, which they may in their discretion deem reasonably necessary or proper in connection with or pertaining to the giving of the liens and encumbrances.

4. Notice of Changes. We will notify Credit Union in writing at Credit Union's address shown above (or such other addresses as Credit Union may designate from time to time) prior to any (a) change in the name of the Business (b) change in the assumed business name(s) of the Business (c) change in any Beneficial Owners and Authorized Parties, or (d) change structure or in any other aspect of the Business Member that directly or indirectly relates to any agreements between the Business and Credit Union.

5. Certification. The Beneficial Owners and Authorized Parties listed are duly appointed by or for Business and occupy their position as Officers, Shareholders, Members, Managers, as applicable; that the foregoing Certifications on this Resolution of Authority are correct and consistent with the existing Operating Agreement, governance documents and records of Business; and that each Beneficial Owner's and Authorized Party's authority is in full force and effect and has not been modified or revoked in any manner whatsoever. Business attests that the signature set opposite each Beneficial Owner's and Authorized Party's name, as applicable, are their genuine signatures. Any and all acts authorized pursuant to these resolutions and performed prior to the passage of these resolutions are hereby ratified and approved, that these Resolutions shall remain in full force and effect until written notice of their revocation shall have been delivered to and received by Credit Union. Any such notice shall not affect any of the Business's agreements or commitments in effect at the time notice is given.

6. Credit Union Reliance Upon Certification. Any and all acts authorized pursuant to these Certifications may be relied upon by Credit Union until written notice of their revocation shall have been delivered to and received by Credit Union. Any such notice shall not affect any of Business's agreements or commitments in effect at the time notice is given.

7. Liability. Business Member agrees that the Credit Union shall not be liable for any losses due to the Business Member's failure to notify the Credit Union of such changes. Business Member and each Beneficial Owner and Authorized Party signing this Resolution of Authority agree to indemnify and hold Credit Union harmless of any claim or liability as a result of unauthorized acts of any Beneficial Owner or Authorized Party or acts of any party upon which Credit Union relies prior to notice of any account change or change of Business Member.

Business Certification of Authority Signatures. We certify the information above is accurate and complete and agree to the terms of this Business Certification of Authority.

AUTHORIZED SIGNERS FOR ALL ACCOUNT(S) (including any individuals from page 1 with transactional authority):

<u>Signer's Name (please print)</u>	<u>Title</u>	<u>Signature</u>
(1) _____	_____	_____
(2) _____	_____	_____
(3) _____	_____	_____
(4) _____	_____	_____
(5) _____	_____	_____