

CERTIFICATION OF BENEFICIAL OWNER(S)

Please provide the following requested information. All information is required unless otherwise noted and must be completed by a person with the intent to open an account. Additional information may be requested based upon the responses provided. Reference material and detailed instructions are available at the end of this form.

CUSTOMER INFORMATION
Legal entity name:
Address (No P.O. box):

BUSINESS FORMATION TYPE

- Corporation
- Limited liability company
- General partnership
- Limited partnership
- Limited liability partnership
- Organization
- Trust: non-personal

EXEMPTION INFORMATION

- Excluded from the definition of legal entity customer:
 - Sole proprietorships
 - Unincorporated associations
 - Trusts (unless the trust is created by a filing with the Secretary of State or similar office)

- Partially excluded entities:
 - Nonprofit entity, charity, or public benefit corporation
 - Small social community organization
 - Pooled investment vehicle (operated or advised by a financial institution not excluded from the definition of legal entity customer)

If you are a partially excluded entity, beneficial owner information is not required. However, you must complete the controlling party and the certification from the natural authorized person.

BENEFICIAL OWNER INFORMATION

A beneficial owner is an individual person (not a company) who directly or indirectly owns an interest in a legal entity customer. All individuals with 25 percent or more ownership interest in the customer must be identified.

BENEFICIAL OWNER 1	_____ % ownership		
Legal name			
Address			
SSN/individual tax ID		Date of birth	
Passport or other ID number		Country of issuance	
BENEFICIAL OWNER 2	_____ % ownership		
Legal name			
Address			
SSN/individual tax ID		Date of birth	
Passport or other ID number		Country of issuance	

BENEFICIAL OWNER 3	_____ % ownership		
Legal name			
Address			
SSN/individual tax ID		Date of birth	
Passport or other ID number		Country of issuance	
BENEFICIAL OWNER 4	_____ % ownership		
Legal name			
Address			
SSN/individual tax ID		Date of birth	
Passport or other ID number		Country of issuance	

CONTROLLING PARTY INFORMATION

The controlling party is an individual with significant responsibility to control, manage, or direct the legal entity customer. Examples include: CEO, chief financial officer, chief operating officer, managing member, general partner, president, vice president, treasurer, or any other individual who regularly performs similar functions.

Legal name			
Address:			
Position/title:			
SSN/individual tax ID		Date of birth	
Passport or other ID number		Country of issuance	

CERTIFICATION OF NATURAL PERSON

The natural person is the individual who is opening the account on behalf of the legal entity customer.

I, _____, hereby certify, to the best of my knowledge, that the information provided above is complete and correct, and I will be responsible for notifying the bank of any beneficial owner or controlling party changes.	
Signature	
Date signed	

GENERAL INSTRUCTIONS

WHAT IS THIS FORM?

To help the government fight financial crime, federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes.

WHO HAS TO COMPLETE THIS FORM?

This form must be completed by the person opening a new account on behalf of a legal entity with any of the following U.S. financial institutions: (i) a bank or credit union; (ii) a broker or dealer in securities; (iii) a mutual fund; (iv) a futures commission merchant; or (v) an introducing broker in commodities.

For the purposes of this form, a legal entity includes a corporation, limited liability company, or other entity that is created by a filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the U.S. or a foreign country. Legal entity does not include sole proprietorships, unincorporated associations, or natural persons opening accounts on their own behalf.

WHAT INFORMATION DO I HAVE TO PROVIDE?

This form requires you to provide the name, address, date of birth, and Social Security Number (or in the case of foreign persons, a passport number or other form of identification acceptable to us) for the following individuals (i.e., the beneficial owners):

- (i) Each individual, if any, who owns, directly or indirectly, 25 percent or more of the equity interests of the legal entity customer (e.g., each natural person that owns 25 percent or more of the shares of a corporation); and
- (ii) An individual with significant responsibility for managing the legal entity customer (e.g., a CEO, CFO, COO, managing member, general partner, president, vice president, or treasurer).

The number of individuals that satisfy this definition of beneficial owner may vary. Under the beneficial owner information section, depending on the factual circumstances, up to four individuals (but as few as zero) may need to be identified. Regardless of the number of individuals identified under the beneficial owner information section, you must provide the identifying information of one individual under the controlling party information section. It is possible that in some circumstances the same individual might be identified under both sections (e.g., the president of Acme, Inc. who also holds a 30 percent equity interest). Thus, a completed form will contain the identifying information of at least one individual (under the controlling party information section), and up to five individuals (i.e., one individual under the controlling party information section and four 25 percent equity holders under the beneficial owner information section).

The financial institution may also ask to see a copy of a driver's license or other identifying document for each beneficial owner listed on this form.