Documentation Required to Open Accounts

The Patriot Act requires the Evansville Teachers Federal Credit Union to obtain customer identification and verify the identity of any person and legal entity desiring to open or transact on an account with the credit union. Therefore, when you open an account, the credit union will collect your legal name, street address, date of birth, Social Security or Tax Identification Number, and other pertinent information. Once the information listed is provided, steps must be taken to verify that such information is accurate.

Persons and entities must be eligible for membership in order to open an account at ETFCU. With hundreds of local employee and organizational groups in our field of membership, eligibility is easier than ever before! Plus, we're accepting new groups every day.

An enrollment form including the signatures of all account holders and authorized signers is required along with the following documentation when opening an account:

**Personal Accounts (Joint and Individual)**

- Social Security card for a U.S. individual or W-7 form showing the Taxpayer ID Number for a non-U.S. individual.

- Photo ID such as a driver’s license or state-issued ID, passport, student ID, or birth certificate. Note that if the address on a driver’s license or state-issue ID is different than the address shown on the Application for Membership or if the ID is expired, then additional proof may be required such as a utility bill with the correct address.

For all other entity accounts, the authorized signers must provide the information listed above along with the following documentation:

**Business Accounts:** The documentation required will depend on the type of business entity.

The legal name of a business is the name of the person or entity that owns the business. If you are the sole owner of your business, its legal name is your full name. If your business is a general partnership, the legal name is the name given in your partnership agreement or the last names of the partners. For limited liability companies, corporations, and limited partnerships/limited liability partnerships, the business’s legal name is the one that was registered with the state government.

Your business’s legal name is required on all forms and applications, including your application for Employer Tax Identification Numbers. However, if you want to open a shop or sell your products under a different name, then you will need to file a “fictitious name” registration form with your government agency. A fictitious name (or assumed name, trade name, or DBA “doing business as” name) is a business name that is different than your personal name, the names of your partners, or the officially registered name of your LLC or corporation.
When possible, the credit union will utilize the applicable Secretary of State website to verify the legal existence and active status of all LLCs, corporations, limited partnerships, and limited liability partnerships.

You must provide the listed documentation to open an account for your entity:

**Sole Proprietorship:**
- Federal Notice of Employer Identification Number (EIN), commonly referred to as the SS-4 form, unless using your personal Social Security Number
- Certificate of Assumed Name filed with the county recorder, if using a “fictitious name.” (Example: John H. Doe DBA John’s Mowing Service)
- A business account form provided by the credit union must be completed

**Partnership:**
- Federal Notice of Employer Identification Number (EIN), commonly referred to as the SS-4 form
- Partnership Agreement
- Note: If your business is located in Indiana or Kentucky, the credit union will verify your Registration of Partnership and active status online with the Secretary of State. If your business is located in another state, you may need to provide the information. We will also verify the Certificate of Assumed Name, if applicable.
- A business account form provided by the credit union must be completed
- Photo ID for each authorized signer such as a driver’s license or state-issued ID, passport, student ID, or birth certificate. Note that if the address on a driver’s license or state-issued ID is different than the address shown on the Application for Membership or if the ID is expired, then additional proof may be required such as a utility bill with the correct address.

**Limited Liability Company:**
- Federal Notice of Employer Identification Number (EIN), commonly referred to as the SS-4 form, unless the entity is a disregarded entity and the single member/owner is using his/her Social Security Number
- Operating Agreement
- Note: If your business is located in Indiana or Kentucky, your Certificate of Organization/Articles of Organization and active status will be verified online with the Secretary of State. If your business is located in another state, you may need to provide the information. We will also verify the Certificate of Assumed Name, if applicable.
- A business account form provided by the credit union must be completed
- Photo ID for each authorized signer such as a driver’s license or state-issued ID, passport, student ID, or birth certificate. Note that if the address on a driver’s license or state-issued ID is different than the address shown on the
Application for Membership or if the ID is expired, then additional proof may be required such as a utility bill with the correct address.

**Corporation:**

- Federal Notice of Employer Identification Number (EIN), commonly referred to as the SS-4 form
- Corporation Bylaws
- Note: If your business is located in Indiana or Kentucky, the credit union will verify your Certificate of Incorporation/Articles of Incorporation and active status online with the Secretary of State. If your business is located in another state, you may need to provide the information. We will also verify the Certificate of Assumed Name, if applicable.
- A Resolution of Directors form provided by the credit union must be completed
- Photo ID for each authorized signer such as a driver’s license or state-issued ID, passport, student ID, or birth certificate. Note that if the address on a driver’s license or state-issue ID is different than the address shown on the Application for Membership or if the ID is expired, then additional proof may be required such as a utility bill with the correct address.

**Campaign Fund Accounts**

- If the member is a candidate for federal office, then an Employer Identification Number (EIN), commonly referred to as the SS-4 form is required. Note: the IRS issues EINs for banking purposes.
- If the member is a candidate for state or local office, then the account can be established under the member’s Social Security Number, and we will verify the Social Security Card
- Photo ID for each authorized signer such as a driver’s license or state-issued ID, passport, student ID, or birth certificate. Note that if the address on a driver’s license or state-issue ID is different than the address shown on the Application for Membership or if the ID is expired, then additional proof may be required such as a utility bill with the correct address.

**Estate Accounts**

- Federal Notice of Employer Identification Number (EIN), commonly referred to as the SS-4 form (Note: the IRS issues EINs for banking purposes)
- Personal Representative papers
- Photo ID for each authorized signer such as a driver’s license or state-issued ID, passport, student ID, or birth certificate. Note that if the address on a driver’s license or state-issue ID is different than the address shown on the Application for Membership or if the ID is expired, then additional proof may be required such as a utility bill with the correct address.

**Guardianship**
• Social Security cards of the guardian and principal
• Letters of Guardianship (Typically in the form of a court order)
• A Memorandum of Guardianship form provided by the credit union must be completed when there is more than one guardian named
• Photo ID of the guardian and principal such as a driver’s license or state-issued ID, passport, student ID, or birth certificate. Note that if the address on a driver’s license or state-issue ID is different than the address shown on the Application for Membership or if the ID is expired, then additional proof may be required such as a utility bill with the correct address.

**Organization Accounts** The documentation required will depend on the type of organization.

**Unincorporated Association or Organization (formal):**

• Federal Notice of Employer Identification Number (EIN), commonly referred to as the SS-4 form
• Bylaws/articles/constitution, etc. of the association or organization
• Organizational chart or meeting minutes designating the authorized persons for the entity
• An organization account form provided by the credit union must be completed
• Photo ID for each authorized signer such as a driver’s license or state-issued ID, passport, student ID, or birth certificate. Note that if the address on a driver’s license or state-issue ID is different than the address shown on the Application for Membership or if the ID is expired, then additional proof may be required such as a utility bill with the correct address.

**Social or Recreational Club (informal):**

• Federal Notice of Employer Identification Number (EIN), commonly referred to as the SS-4 form (Note: the IRS issues EINs for banking purposes)
• Meeting minutes authorizing the account and assigning transaction authority
• An organization account form provided by the credit union must be completed
• Photo ID for each authorized signer such as a driver’s license or state-issued ID, passport, student ID, or birth certificate. Note that if the address on a driver’s license or state-issue ID is different than the address shown on the Application for Membership or if the ID is expired, then additional proof may be required such as a utility bill with the correct address.
Representative Payee Accounts

- Social Security cards of the person receiving Social Security funds and of the representative payee
- The letter from the Social Security Administration naming the representative payee is required
- Photo ID of the person receiving Social Security funds and the representative payee such as a driver’s license or state-issued ID, passport, student ID, or birth certificate. Note that if the address on a driver’s license or state-issue ID is different than the address shown on the Application for Membership or if the ID is expired, then additional proof may be required such as a utility bill with the correct address.

Trust Accounts

- Social Security number of the grantor is used unless an Employer Identification Number (EIN) has been issued for the trust. Social Security cards of the grantor and trustee(s) should be provided.
- Copies of the pages of the trust that show the trust name, date of the trust, name of the trustor/settler/grantor, name of the trustee(s) and successor trustee(s), name of the beneficiary, and signature(s) of the trustee(s)
- A Memorandum of Trust form provided by the credit union must be completed
- Photo ID for the grantor and each trustee such as a driver’s license or state-issued ID, passport, student ID, or birth certificate. Note that if the address on a driver’s license or state-issue ID is different than the address shown on the Application for Membership or if the ID is expired, then additional proof may be required such as a utility bill with the correct address.

Uniform Transfer to Minors (Custodial) Accounts

- Social Security cards of the minor and the custodian
- An additional Minors Act account card that is provided by the credit union will be completed
- Photo ID for the minor and custodian such as a driver’s license or state-issued ID, passport, student ID, or birth certificate. Note that if the address on a driver’s license or state-issue ID is different than the address shown on the Application for Membership or if the ID is expired, then additional proof may be required such as a utility bill with the correct address.