



Corporate Headquarters
225 Chestnut Street
Rochester, NY 14604

Business Banking Account Opening Checklist

Thank you for your interest in opening a business account with ESL Federal Credit Union. Once your business has qualified for ESL membership and you are ready to open an account, you will be required to fill out additional paperwork for ESL. Here is a list of documents, based on your business type, that will be needed in the account opening process. If you have any questions, visit your local branch, call 585.336.1000 or 800.848.2265 or chat with us on ESL Live Chat Banking at esl.org.

Business Type	Documents Needed	Tax Identification
Corporation or Non-Profit Corporation	<input type="checkbox"/> Copy of a valid and current form(s) of identification for each owner, officer and signer (see table below) <i>For non-profit corporations filed within a county in New York State:</i> <input type="checkbox"/> Articles of Incorporation stamped by the County Clerk <i>For corporations filed outside of New York State:</i> <input type="checkbox"/> Filed Articles of Incorporation	<input type="checkbox"/> Proof of EIN from the IRS ¹
FUND Association (or unorganized entity)	<input type="checkbox"/> Copy of a valid and current form(s) of identification for each owner, officer and signer (see table below)	<input type="checkbox"/> Proof of EIN from the IRS ¹
Limited Liability Company (LLC)	<input type="checkbox"/> Copy of a valid and current form(s) of identification for each owner, officer and signer (see table below) <i>For out of state filings only:</i> <input type="checkbox"/> Filed Articles of Organization (State Filing Receipt must be included)	<input type="checkbox"/> Proof of EIN from the IRS ¹
Partnership (General)	<input type="checkbox"/> Copy of a valid and current form(s) of identification for each owner, officer and signer (see table below) <input type="checkbox"/> Filed Affidavit of Partnership (Affidavit needs to show the County Clerk Stamp or Seal)	<input type="checkbox"/> Proof of EIN from the IRS ¹
Partnership (Limited)	<input type="checkbox"/> Copy of a valid and current form(s) of identification for each owner, officer and signer (see table below) <i>For out of state filings only:</i> <input type="checkbox"/> Filed Affidavit of Limited Partnership (State Filing Receipt must be included)	<input type="checkbox"/> Proof of EIN from the IRS ¹
Sole Proprietorship or Individual Doing Business Under an Assumed Name (DBA)	<input type="checkbox"/> Copy of a valid and current form(s) of identification for each owner, officer and signer (see table below) <input type="checkbox"/> Filed Affidavit of Certificate of Individual Doing Business Under an Assumed Name (DBA) (Affidavit of DBA needs to show the County Clerk Stamp or Seal.) Note: Only paperwork for a New York State Sole Proprietor/DBA will be accepted.	<input type="checkbox"/> Social Security Number of Owner or proof of EIN from the IRS ¹

¹Acceptable proof of EIN (Employer Identification Number) would include one of the following:

- A copy of your EIN Letter from the IRS (State Sales Tax Form is not acceptable)
- A tax return prepared by an accountant showing the EIN
- A W-9 completed and signed by an owner/officer of the company

Forms of Identification:

- Provide one Primary form of ID from List A OR
- Provide one Secondary form of ID from List B AND one Secondary form of ID from List C
- Non-Resident Alien must provide unexpired Passport from Country of Origin, one form of ID from List B or List C and proof of U.S. physical address.

List A: Primary form of ID ²
<ul style="list-style-type: none"> • Driver's License • Pistol Permit • U.S. Government Issued Picture ID • State Issued Non-Driver's License ID • U.S. Passport • Picture Benefits Card

List B: Secondary form of ID
<ul style="list-style-type: none"> • Work Picture ID (with Employer's name) • School Picture ID (current school year only)

List C: Secondary form of ID ²
<ul style="list-style-type: none"> • Credit Card (in your name) • Social Security Card • Health Insurance Card • Utility Bill (in your name and dated within the last 2 months)

²Please call us at 585.336.1000 or 800.848.2265 if the address on your ID is not your current address, is a P.O. Box or an address isn't listed. Further information will be needed to process your membership request.