



Business Banking Account Opening Checklist

Thank you for your interest in opening a business banking account with APGFCU.

Important Information About Procedures For Opening A New Account

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information identifying each person who opens an account.

What This Means For You

When you open an account, we will ask for your name, address, date of birth (for individuals), and other information to help us to identify you. We may also ask to see your driver's license (for individuals) or other identifying documents¹. In addition, you will be required to fill out paperwork for APGFCU. Below is a list of documents based on business type that will be needed in the account opening process. If you have any questions, visit your local branch, call 410-272-4000 or 800-225-2555 or email us at ContactUs@apgfcu.com.

Membership Eligibility

Business must be located in Harford or Cecil County or portions of Middle River.

Business Type	Documents Needed	Tax Identification
Corporation, Non-Profit or Not-for-Profit Corporation	<input type="checkbox"/> Articles of Incorporation stamped and "filed" with receipt <input type="checkbox"/> Certification of 501(c) – <i>Non-Profit/Not-for-Profit only</i>	<input type="checkbox"/> Proof of EIN ²
Unincorporated Association or Organization	<input type="checkbox"/> Copy of Bylaws	<input type="checkbox"/> Proof of EIN ²
Limited Liability Company (LLC)	<input type="checkbox"/> Copy of Bylaws or Operating Agreement	<input type="checkbox"/> Proof of EIN ²
Partnership (General)	<input type="checkbox"/> Partnership Agreement or Certificate of Existence for Partnership	<input type="checkbox"/> Proof of EIN ²
Partnership (Limited)	<input type="checkbox"/> Partnership Agreement or Certificate of Existence for Partnership	<input type="checkbox"/> Proof of EIN ²
Sole Proprietorship or Individual doing business under an assumed name (DBA or T/A)	<input type="checkbox"/> Current Trade Name Certificate (if applicable)	<input type="checkbox"/> Social Security Number of Owner or Proof of EIN ²

Acceptable Proof of Identification	
¹ One of the following forms of identification is required for all owners and authorized users: <input type="checkbox"/> Driver's License <input type="checkbox"/> U.S. Government Issued Photo Identification <input type="checkbox"/> State Issued Non-Driver's License ID <input type="checkbox"/> U.S. Passport	² Acceptable Proof of Employer Identification Number (EIN) includes one of the following: <input type="checkbox"/> Copy of your EIN letter from the IRS (State Sales Tax Form is not acceptable) <input type="checkbox"/> Tax return prepared by an accountant documenting the EIN <input type="checkbox"/> W-9 completed and signed by an owner/officer of the company

If there is no address on the identification, address is not current or P.O. Box is used, additional documentation is required to process the membership request. Please contact us at 410-272-4000 or 800-225-2555 for further details.