

To open a business account, you'll need to provide the required documents based on your business type. Below is a breakdown of the required documents for different business structures.

Sole Proprietorship

A sole proprietorship can be owned by one individual, spouses or registered domestic partners. The Fictitious Business Name Statement (FBNS) will specify the ownership type under the "Business Conducted By" section. All owners must sign the account agreement.

- Primary Identification** for each signer
- Tax Identification Number** (SSN or EIN)
- Fictitious Business Name Statement** (FBNS),
filed with the county (*not required if Last Name is in the name of the business*)
- Additional authorized signers** must be present, sign the signature card, and provide valid ID

Corporation (For Profit & Nonprofit)

Account can be opened by an **authorizing representative**. This includes: President, Secretary, Assistant Secretary or Acting Secretary. The **Corporate Resolution or Meeting Minutes** will state who has the authority to open and sign.

- Primary Identification** for each signer
- Articles of Incorporation** (ARTS-____) and any amendments stamped by CA Secretary of State*
- Statement of Information** (SI-____) stamped by CA Secretary of State*
- Corporate Resolution OR Meeting Minutes** (on business letterhead, signed by Secretary)
 - » List all officers' names and titles
 - » Designate who has authority to be an authorized signer and open bank accounts
- Fictitious Business Name Statement** (FBNS), filed at County (if using name different from Articles of Incorporation)
- Employer Identification Number** (EIN)
- Corporations formed outside CA need a filed **Statement and Designation by Foreign Corporation** (S&DC-S/N)
- Additional authorized signers** must be present, sign the signature card, and provide valid ID

* Form number varies by corporation type (e.g., General Stock, Close, Nonprofit, etc.)

Limited Liability Company (LLC)

If the LLC is member-managed, all members must sign. If it is manager-managed, only designated managers must sign. The Articles of Organization (LLC-1), Section 4, will specify the management structure.

- Primary Identification** for each signer
- Articles of Organization** (LLC-1)
(stamped by the CA Secretary of State)
- Statement of Information** (LLC-12)
- Operating Agreement** (on business letterhead or the business name clearly identified)
 - » Must be signed by a managing member
 - » Must list all members or managers
- Fictitious Business Name Statement** (FBNS), filed at County (if using name different from Articles of Incorporation)
- Employer Identification Number** (EIN) - Single Member LLCs may use their SSN
- LLCs formed outside CA need a filed **Application to Register a Foreign Limited Liability Company** (LLC-5)
- Additional authorized signers** must be present, sign the signature card and provide valid ID

Partnership

There are three main types of partnerships: **General Partnerships**, **Limited Partnerships** and **Limited Liability Partnerships**. The following documents are required for all partnerships.

- Primary Identification** for each signer (all general partners must sign)
- Partnership Agreement** (on business letterhead or with the business name clearly identified), which must:
 - » Include the names and signatures of all partners
 - » Designate who has authority to open and sign for bank accounts
- Fictitious Business Name Statement** (FBNS), filed at County (*only required if using a name different from the LP-1 or LLP-1*)
- Employer Identification Number** (EIN)

- Partnerships **formed outside of CA** need a filed **Statement of Partnership Authority** (GP-1) or **Registration of Foreign Limited Partnership** (LP-5) is required
- Additional authorized signers** must be present, sign the signature card, and provide valid ID
- Additional required documents** based on partnership type:
 - » **Limited Partnerships:** Certificate of Limited Partnership (LP-1) filed with the State of CA
 - » **Limited Liability Partnerships:** Application to Register a Limited Liability Partnership (LLP-1) filed with the State of CA

Unincorporated Association or Organization

An account can be opened by an authorized representative, such as a President or Secretary. Corporate Resolution or Meeting Minutes must specify who has authority to open and sign for the account.

- Primary Identification** for each signer
- Employer Identification Number** (EIN)
- If using an independent EIN**, provide:
 - » Articles of Association or Bylaws or Governing Rules
 - » Charter document validating existence
 - » Fictitious Business Name Statement (FBNS) filed with County
 - » IRS Confirmation of EIN Issuance
 - » Document listing current officers
 - » Meeting Minutes stating who is authorized to open and sign for bank accounts

- If using an **EIN from a national or regional organization**, provide a **Letter of Authorization** on the national or regional office's official letterhead, including:
 - » The organization's EIN
 - » Authorized account owners and signers
- Additional authorized signers** must be present, sign the signature card and provide valid ID

Helpful Websites

CA Secretary of State Business Lookup: <https://bizfileonline.sos.ca.gov/>

CA Secretary of State Sample Forms: www.sos.ca.gov/business-programs/business-entities/forms

San Diego County FBN Search: <https://arcc-acclaim.sdcounty.ca.gov/FBN>

Riverside County FBN Search: www.rivcoacr.org/searching-the-registry

San Bernardino County FBN Search: <https://arc.sbccounty.gov/fbn/>

Have questions?

Toll-Free 800.736.4500

Local & International 760.631.8700



Consult an attorney and/or tax advisor for advice on the appropriate documents for your business.

