

CERTIFICATION REGARDING BENEFICIAL OWNERS OF LEGAL ENTITY CUSTOMERS

I. 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 United States or a foreign country. **Legal entity** does not include sole proprietorships, unincorporated associations, or natural persons opening accounts on their own behalf.

When to complete this form?

At the opening of commercial deposit accounts (checks, savings, CDs), commercial loans (Auto, commercial credit, business line of credit, commercial mortgage), Business trust, business credit cards, renewals of certificates of deposit and/or Commercial loans.

What information do I have to provide?

This form requires you to provide the name, address, date of birth, Social Security number (or passport number or other similar information, in the case of Non-U.S.) and percentage of ownership 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 Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, or Treasurer).

The number of individuals that satisfy this definition of "beneficial owner" may vary. Under section (i), 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 section (i), you must provide the identifying information of one individual under section (ii). 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% equity interest). Thus, a completed form will contain the identifying information of at least one individual (under section (ii)), and up to five individuals (i.e., one individual under section (ii) and four 25 percent equity holders under section (i)). The financial institution must also ask to see a copy of a driver's license or other identifying document* for each listed individual on this form.

CERTIFICATION OF BENEFICIAL OWNER(S)

A. Persons opening an account on behalf of a Legal Entity must provide the following information:

- | | |
|--|--------------------------------------|
| i. Name of Natural Person opening account: | Title: |
| | |
| ii. Name of Legal Entity for which the account is being opened | Physical Address of the Legal Entity |
| | |

B. Exclusions:

Several types of legal entity customers are excluded from the collection and verification requirements of the Rule, under section 1010.230(e)(2). The FinCEN exclusions presented below are not an exhaustive or complete list. For a full list of the FinCEN exclusion and other details on the FinCEN requirements, please refer to Guidance FIN-2018-G001 Frequently Asked Questions Regarding Customer Due Diligence.

If your entity is exempt from the FinCEN requirements, please place a check next to the FinCEN exclusion conditions that apply your company, then proceed to section E.

I. Under 31 CFR 1010.230(e)(2) a legal entity customer does not include:

- A financial institution regulated by a federal functional regulator or a bank regulated by a state bank regulator;
- A person described in 31 CFR 1020.315(b)(2) through (5): o A department or agency of the United States, of any state, or of any political subdivision of any State;
- Any entity established under the laws of the United States, of any state, or of any political subdivision of any state, or under an interstate compact between two or more states, that exercises governmental authority on behalf of the United States or any such state or political subdivision;
- Any entity (other than a bank) whose common stock or analogous equity interests are listed on the New York Stock Exchange or the American Stock Exchange (currently known as the NYSE American) or have been designated as a NASDAQ National Market Security listed on the NASDAQ stock exchange (with some exceptions);
- Any subsidiary (other than a bank) of any "listed entity" that is organized under the laws of the United States or of any state and at least 51 percent of whose common stock or analogous equity interest is owned by the listed entity, provided that a person that is a financial institution, other than a bank, is an exempt person only to the extent of its domestic operations;
- An issuer of a class of securities registered under section 12 of the Securities Exchange Act of 1934 or that is required to file reports under section 15(d) of that Act;
- An investment company, investment adviser, an exchange or clearing agency, or any other entity that is registered with the SEC;
- A registered entity, commodity pool operator, commodity trading advisor, retail foreign exchange dealer, swap dealer, or major swap participant that is registered with the CFTC;
- A public accounting firm registered under section 102 of the Sarbanes-Oxley Act;
- A bank holding company or savings and loan holding company;
- An insurance company that is regulated by a state;
- A financial market utility designated by the Financial Stability Oversight Council;
- A foreign financial institution established in a jurisdiction where the regulator of such institution maintains beneficial ownership information regarding such institution;
- A non-U.S. governmental department, agency, or political subdivision that engages only in governmental rather than commercial activities;
- Any legal entity only to the extent that it opens a private banking account subject to 31 CFR 1010.620.

II. If your entity meets the definitions of pooled investment vehicle or nonprofit corporation or similar entity in paragraph 31 CFR 1010.230(e)(2); please check and proceed to section D.

C. The individual(s) who are the beneficial owner(s) must be determined. A beneficial owner is an individual (a natural person). Therefore, the beneficial owner can only be an individual, not a company or organization. There may be more than one beneficial owner associated with your legal entity. If ownership relates to another corporation, the individual(s) that match the 25% or more of the Legal Entity listed above must be included.

Provide the following information of each individual, if any, who, directly or indirectly, through any contract, agreement, understanding, relationship or otherwise, owns 25% or more of the equity interest of the legal entity listed in section A.

If no individual meets this definition, please check this box and proceed to section D.

1.

Name	Title	% Ownership	
<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	
Date of Birth	Driver's License Number or Identified Document*	State Issuer	Expire Date:
<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>
Residential/Physical Street Address	For U.S. Persons (Social Security)		
<input style="width: 100%; height: 80px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>		
	For non-U.S. Persons Social Security/Passport and Country of Issuance, or other similar Identification ¹		
	<input style="width: 100%; height: 30px;" type="text"/>		

2.

Name	Title	% Ownership	
<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	
Date of Birth	Driver's License Number or Identified Document*	State Issuer	Expire Date:
<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>
Residential/Physical Street Address	For U.S. Persons (Social Security)		
<input style="width: 100%; height: 80px;" type="text"/>	<input style="width: 100%; height: 30px;" type="text"/>		
	For non-U.S. Persons Social Security/Passport and Country of Issuance, or other similar Identification ¹		
	<input style="width: 100%; height: 30px;" type="text"/>		

3.

Name	Title	% Ownership	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Date of Birth	Driver's License Number or Identified Document*	State Issuer	Expire Date:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Residential/Physical Street Address	For U.S. Persons (Social Security)		
<input type="text"/>	<input type="text"/>		
	For non-U.S. Persons Social Security/Passport and Country of Issuance, or other similar Identification ¹		
	<input type="text"/>		

4.

Name	Title	% Ownership	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Date of Birth	Driver's License Number or Identified Document*	State Issuer	Expire Date:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Residential/Physical Street Address	For U.S. Persons (Social Security)		
<input type="text"/>	<input type="text"/>		
	For non-U.S. Persons Social Security/Passport and Country of Issuance, or other similar Identification ¹		
	<input type="text"/>		

D. Controlling Person Information

Name	Title		
<input type="text"/>	<input type="text"/>		
Date of Birth	Driver's License Number or Identified Document*	State Issuer	Expire Date:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Residential/Physical Street Address	For U.S. Persons (Social Security)		
<input type="text"/>	<input type="text"/>		
	For non-U.S. Persons Social Security/Passport and Country of Issuance, or other similar Identification ¹		
	<input type="text"/>		

Note: Except for loan applications the certification regarding BENEFICIAL OWNERS OF LEGAL ENTITY CUSTOMERS must include one of the valid identifications (detailed below) for each one Beneficial Owner and/or Controlling Person.

¹In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document nationality or residence and bearing a photograph or similar safeguard.

E. Confirmation of Information:

I, _____ (name of natural person opening account), hereby certify, to the best of my knowledge, that the information provided above is complete and correct. Also, agree to notify of any change in such information.

Signature: _____

Date: _____

For loan applications purpose only that have exceeded 30 days

I, _____ (name of natural person opening account), hereby certify that the information provided on _____ (Date) is complete, correct and has not have changed.

Signature: _____

Date : _____

<p>VALID IDENTIFICATIONS: Individual resident in U.S or territories must present one of the following government issued photo identification cards: (a) Valid unexpired driver's license; (b) Valid unexpired U.S. passport or US passport card; (c) Valid unexpired U.S. permanent resident card issued by the U.S. Citizenship and Immigration Services of the Department of Homeland Security; (d) Valid unexpired non-driver identification card issue by government of the state of residence; (e) Valid unexpired U.S. military identification card. Foreign individuals must present valid unexpired Passport.</p>	<p>Alternately, as secondary identification, an individual may present one of the following photo identification cards: (a) Firearms license issued by the Puerto Rico Police Department or USVI Government (for individuals residing in the US Virgin Islands); (b) Navigation license issued by the Natural and Environmental Resources Department of Puerto Rico (for Puerto Rico residents only); (c) Global Entry ID issued by the United States Homeland Security Department or (d) Voter identification card issued by the Puerto Rico State Election Commission or USVI (for individuals residing in the US Virgin Islands) (only if provided voluntarily by the customer).</p>
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For Internal Use Only:

Deposit Account Number /Loan: _____ #Loan application _____ Date: _____

Reviewed by (name y signature): _____

- NEW
 REPLACEMENT

Effective Date: