



APPLICATION CHECKLIST FOR BUSINESS AND COMMERCIAL DEPOSIT ACCOUNTS

Thank you for choosing StellarOne Bank as your financial partner! Please visit your local StellarOne Financial Center to open a new deposit account for your business. To expedite the application process, we recommend bringing the following information and documentation with you:

All Business Deposit Accounts	Information to bring with you
	<ul style="list-style-type: none"> <input type="checkbox"/> Business name, physical address (P.O. Boxes are used for mailing purposes only) <input type="checkbox"/> Taxpayer ID Number (in the form of an Employee Identification Number [EIN] or Social Security Number [SSN] if a sole proprietor)
Entity-specific	Required documents
Corporation (for profit or not-for-profit)	One of the following: <ul style="list-style-type: none"> <input type="checkbox"/> Articles of Incorporation, or <input type="checkbox"/> Government-issued business license If DBA/TA, <ul style="list-style-type: none"> <input type="checkbox"/> Assumed or Fictitious Name Certificate or DBA license
Partnership (General, Limited)	One of the following: <ul style="list-style-type: none"> <input type="checkbox"/> Partnership Agreement, or <input type="checkbox"/> Government-issued business license If DBA/TA, <ul style="list-style-type: none"> <input type="checkbox"/> Assumed or Fictitious Name Certificate or DBA license
Sole Proprietorship (DBA)	One of the following: <ul style="list-style-type: none"> <input type="checkbox"/> Valid business or occupational license, or <input type="checkbox"/> Assumed or Fictitious Name Certificate or DBA license Plus, <ul style="list-style-type: none"> <input type="checkbox"/> Owner must provide personal information and unexpired government-issued photo identification <input type="checkbox"/> If using EIN, IRS letter assigning TIN
Limited Liability Company (LLC)/Limited Liability Partnership (LLP)	One of the following: <ul style="list-style-type: none"> <input type="checkbox"/> Articles of Organization, or <input type="checkbox"/> Government-issued business license If DBA/TA, <ul style="list-style-type: none"> <input type="checkbox"/> Assumed or Fictitious Name Certificate or DBA license
Unincorporated Organization or Association (for profit or not-for-profit)	One of the following: <ul style="list-style-type: none"> <input type="checkbox"/> Association Charter Papers, or <input type="checkbox"/> Minutes from the last business meeting, by-laws or letter authorizing account; must be on organization's letterhead (if organization has letterhead) Plus, IRS letter assigning TIN
Special Accounts	Required documents
Executor (estate)/Administrator	One of the following: <ul style="list-style-type: none"> <input type="checkbox"/> Attorney Certification <input type="checkbox"/> Letter of Qualification/Court Order Plus, IRS letter assigning TIN
	<ul style="list-style-type: none"> <input type="checkbox"/> IOLTA legal structure documents <input type="checkbox"/> Attorney/Firm must provide required information and

IOLTA – Lawyer’s Trust	entity-specific documents as described above
Lawyer’s Trust	<input type="checkbox"/> Trust Agreement (full copy) <input type="checkbox"/> Attorney/Firm must provide required information and entity-specific documents as described above
Trust	<p>If Irrevocable Trust,</p> <input type="checkbox"/> Trust Agreement (full copy) or Attorney Certification Letter <input type="checkbox"/> IRS letter assigning TIN
Public Entity	<input type="checkbox"/> Entity-specific documentation as described above

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 that identifies each client that opens an account. What this means for you: When you open an account, we will ask you your name, address, date of birth and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying information. The checklist serves as a guideline, but please note additional documentation may be required based on your specific account needs. If you have any questions, please call us at 888.785.5271, stop by your local StellarOne Financial Center, or visit us online at www.StellarOne.com.