

Business Banking Checklist

The purpose of this checklist is to define the documentation that an individual must have in order to establish a business membership with Patelco Credit Union. This checklist does not guarantee that a membership will be approved. We may, at our discretion, request additional documentation.

BUSINESS ENTITY TYPE	DOCUMENTS REQUIRED
<input type="checkbox"/> Sole Proprietors	<input type="checkbox"/> Employer Identification Number (EIN) Number or Social Security Number <input type="checkbox"/> Signed Membership Application <input type="checkbox"/> Fictitious Business Name Statement (If applicable)*
<input type="checkbox"/> General Partnership (GP)	<input type="checkbox"/> EIN Number <input type="checkbox"/> Signed Membership Application <input type="checkbox"/> Fictitious Business Name Statement (If applicable)* <input type="checkbox"/> Statement of Partnership <input type="checkbox"/> Operating Agreement (provides authorization to open account & list of authorized signers)
<input type="checkbox"/> Limited Partnership (LP)	<input type="checkbox"/> EIN Number <input type="checkbox"/> Signed Membership Application <input type="checkbox"/> Fictitious Business Name Statement (If applicable)* <input type="checkbox"/> Statement of Partnership <input type="checkbox"/> Certificate of Limited Partnership <input type="checkbox"/> Operating Agreement (provides authorization to open account & list of authorized signers)
<input type="checkbox"/> Limited Liability Partnership (LLP)	<input type="checkbox"/> EIN Number <input type="checkbox"/> Signed Membership Application <input type="checkbox"/> Fictitious Business Name Statement (If applicable)* <input type="checkbox"/> Statement of Partnership <input type="checkbox"/> Certified Application to Register a Limited Liability Partnership (LLP) <input type="checkbox"/> Operating Agreement (provides authorization to open account & list of authorized signers; must be signed by all limited partners)
<input type="checkbox"/> Limited Liability Company (LLC)	<input type="checkbox"/> EIN Number <input type="checkbox"/> Signed Membership Application <input type="checkbox"/> Fictitious Business Name Statement (If applicable)* <input type="checkbox"/> Article of Organization or Certificate of Formation <input type="checkbox"/> Operating Agreement (provides authorization to open account & list of authorized signers)
<input type="checkbox"/> S or C Corporation	<input type="checkbox"/> EIN Number <input type="checkbox"/> Signed Membership Application <input type="checkbox"/> Fictitious Business Name Statement (If applicable)* <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Corporate Resolution or Board Minutes authorizing the account to be established (completed, signed, and dated by corporate secretary) <input type="checkbox"/> If non-profit, 501(c)(3) Determination Letter (Proof of the organization's tax-exempt status)
<input type="checkbox"/> Incorporated Association	<input type="checkbox"/> EIN Number <input type="checkbox"/> Signed Membership Application <input type="checkbox"/> Fictitious Business Name Statement (If applicable)* <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Corporate Resolution (provides list of authorized signers) <input type="checkbox"/> If non-profit, 501(c)(3) Determination Letter (Proof of the organization's tax-exempt status)
<input type="checkbox"/> Unincorporated Association	<input type="checkbox"/> EIN Number <input type="checkbox"/> Signed Membership Application <input type="checkbox"/> If non-profit, 501(c)(3) Determination Letter (Proof of the organization's tax-exempt status) <input type="checkbox"/> Minutes authorizing account opening and list of authorized signers

In addition to the above-referenced information and documentation, Patelco requires the following information:

- The names, information, and government issued/non-expired identification for every individual that has/is
 - A 25% or more beneficial ownership in the legal entity
 - Managing authority/control of the legal entity
 - A business account manager and/or authorized user

To qualify for a Patelco Business membership, your business must be located within Patelco's footprint.

Qualifying Counties

- Alameda
- Contra Costa
- El Dorado
- Marin
- Merced
- Napa
- Placer
- Sacramento
- San Francisco
- San Joaquin
- San Mateo
- Santa Clara
- Solano
- Sonoma
- Stanislaus
- Yolo

Qualifying Cities

- Bakersfield
- Eureka
- McKinleyville
- Santa Cruz

Prohibited Businesses

Against Our Ethical Values:

- Gambling businesses
- Prostitution businesses, whether legal or not
- Adult entertainment businesses

Against Our Social Values:

- Firearms and ammunition manufacturers
- Advocating violence or hate against any group or individual

Against Our Brand Values:

- Any business or industries that are not consistent with our mission, values, or principles

High-Risk Enterprises:

- Medical marijuana dispensaries or any other business involved in the marijuana industry
- Money services businesses (MSBs) — e.g., ATM machines, check cashing, vending machines, cash-intensive businesses
- Third-party payment processors
- Digital currency businesses
- Pawn shops or pawnbrokers
- Jewelers or dealers in precious metals
- Anonymous ownership entities

Ready to Get Started? Open Your Account Today

Please contact our Virtual Branch™ to open your business account.

How It Works:

- Scan the QR code to reach our Virtual Branch™:
- Schedule an appointment, or meet instantly with a Virtual Branch™ team member.
- Connect from your computer, laptop, or mobile device.



Hours of Operation

Weekdays 10am—5pm
Saturday 10am—2pm

*Fictitious Business Name Statement (FBNS) requirements: Sole Proprietorship – FBNS filed within the last 5 years in the county where the business is located, if applicable. Not required when the owner's surname/last name is used in the business name, such as Adler's Laundry Service or Walker's Print Shop, unless the business name implies other business owners such as Adler & Sons Laundry service or Walker & Associates Print Shop.

GP, LP, LLP, LLC, Corporation, or Incorporated Association – FBNS filed within the last 5 years in the county where the business is located. Only required if the GP, LP, LLP, LLC, Corporation, or Incorporated Association is using a DBA.