

## A Guide for New Business Customers

The purpose of this guide is to clarify and streamline the process for completing the required Certification of Beneficial Owners form.

Federal law requires all businesses to inform the Bank of any individuals that own 25% or more of the legal entity OR declare the Beneficial Owner listing is not applicable to the entity.

Please fill out the form in full. To ensure you complete **Page 2** of the certification form properly, please follow these simple steps:

DO YOU HAVE INDIVIDUALS THAT OWN 25% OR MORE OF THE LEGAL ENTITY?	
YES	NO
As required, please fill out the Beneficial Owner information on <b>Page 2</b>	Please skip to the bottom of <b>Page 2</b> and <b>check the box</b> at the bottom declaring the Beneficial Ownership listing is not applicable.