

CORPORATION DUE DILIGENCE CHECKLIST

(COMPLETED DUE DILIGENCE CHECKLIST FOR LOAN CUSTOMERS WILL BE RETAINED WITH THE CUSTOMER'S FINANCIAL STATEMENTS FOR A PERIOD OF 5 YEARS.)

Name and Account Number (s): _____

Street Address: _____

EIN: _____

Type of Business: _____

DOCUMENTARY VERIFICATION (unless stated as optional, all documents listed below are required)

- Articles of Incorporation filed with the State of _____.
- Statement of Information (formerly called Domestic Stock Certificate), certified by the state annually.
- Valid Fictitious Business Name Statement (*DBA Statement*); Certified by the county clerk, if operating under a name not stated in the Articles of Incorporation
and
- Proof of Publication, if applicable: A copy of an affidavit from a newspaper publication shows proof of publication of the DBA statement. The DBA becomes null and void with no publication. Refer to DBA sheet for detailed information on DBA statements. **NOTE:** A Corp. can do business as another corp.

- Business license (Optional) Bylaws (Optional)

OUT OF STATE CORPORATIONS need the following additional documents:

- Registration of corporate name with State of _____.
Corporations not transacting intrastate business may register its corp. name with the Sec. of State
- Certificate of Good Standing
Statement confirming that the Corp. is in good standing filed with the authorized public official of the state.
- Certificate of Qualification. Certified copy filed with the State of _____.
Corporations transacting "intrastate" business (repeated and successive transactions of its business) in _____.

IDENTIFICATION on authorized signers (For Deposit Accts. only see approved list of Primary ID's in the New Accounts policy. Document issuing agency, issue date expiration date, ID # and TIN):

NAME					
1) _____	Primary ID _____	Issued by: _____	Issue Date: _____	Exp. Date: _____	
2) _____	Primary ID _____	Issued by: _____	Issue Date: _____	Exp. Date: _____	
3) _____	Primary ID _____	Issued by: _____	Issue Date: _____	Exp. Date: _____	
4) _____	Primary ID _____	Issued by: _____	Issue Date: _____	Exp. Date: _____	
TIN #: 1) _____	2) _____	3) _____	4) _____		

NON-DOCUMENTARY VERIFICATION FOR DEPOSIT ACCOUNTS/SAFE DEPOSIT BOX AND LOAN PRODUCTS

- (Required for Deposit Accts) Checking Account credit report /OFAC performed on business TIN and authorized signers' SSN(s).
Signed authorization form on file. Y/N If No, reason: _____
- (Required for Deposit Accts.) Site visit* and inspection performed by _____, within 5 business days (if applicable).
- (Required for Deposit Accts.) Government website verification of business performed: Status of business _____
- Telephone Verification performed.
- Credit Bureau Reports obtained
- Other (describe): _____

*It is required that a site visit and inspection be performed within 5 business days of the opening of all new business accounts. Accounts, which are not solicited by a lending officer are the responsibility of the CSM.

REQUIRED ADDITIONAL INTERNAL STEPS FOR DEPOSITORY ACCOUNTS

- Opening deposit amount _____ (Source of funds check or cash).
- UCF hold placed per Reg. CC
- Is this a high-risk business acct? If Yes, add the appropriate risk code in the DDA System for this account.

COMMENTS: (Any **restrictions** or **discrepancies** on the account must be documented and approved by a Bank Officer as outlined in the Customer Identification Program)

Date Documentation Received by: _____

Certified by Operations Officer that legal documentation is complete and accurate. Exceptions are documented below.

Tickler Addenda utilized for follow-up on Missing Documents, pending verification. Date initialized _____

Signature and Date: _____