



BUSINESS ACCOUNT CHECKLIST

REQUIRED FOR ALL ENTITIES

- ☐ Business Account Information & Questionnaire
- ☐ Montana secretary of state filings (except informal associations/clubs & campaign accounts)
- ☐ Copy of Driver's License for all authorized Signers & Business Owners

SOLE PROPRIETORSHIP

- ☐ Montana secretary of State Registration for ABN (Assumed Business Name)
- ☐ SSN of the Owner

LIMITED LIABILITY COMPANY

- ☐ Articles of Organization (Montana Secretary of State. If available legal Articles of Organization)
- ☐ Operating agreement – not required but include if available
- ☐ EIN Letter from IRS

CORPORATION – FOR PROFIT & NON-PROFIT

- ☐ Articles of Incorporation (Montana Secretary of State. If available legal Articles of Incorporation)
- ☐ Bylaws – not required but include if available
- ☐ Resolutions – not required but include if available
- ☐ EIN Letter from IRS

PARTNERSHIPS

- ☐ Certificate of Partnership (Montana Secretary of State)
- ☐ Limited or General Partnership Agreement
- ☐ EIN Letter from IRS

INFORMAL ASSOCIATIONS/CLUBS

- ☐ Meeting Minutes designating authorized signers, directors, and officer of the organization
- ☐ EIN Letter from IRS

CAMPAIGN ACCOUNTS

- ☐ Registration with Montana Commissioner of Political Practices
- ☐ EIN Letter from IRS
- ☐ Meeting Minutes designating authorized signers, directors, and officer of the campaign account



Business Account Information

(All fields must be completed)

Business Full Legal Name:			
Type of Business: ☐ C Corporation ☐ S Corporation ☐ Limited Liability Company (LLC) ☐ Partnership ☐ General ☐ Limited ☐ Limited Liability ☐ Sole Proprietorship ☐ Single Member LLC ☐ Unincorporated Organization/Association	EIN/TIN:		State Organized:
	Nature of Business:		
	Mailing Address:		
	Physical Address:		
	Email Address:		
	Business Phone:		Other Phone:
Authorized Person 1:			
Name:		SSN/TIN:	Date of Birth:
Home Address:		Driver's License/ID No:	State ID Issued By:
Business Title:		ID Issuance Date:	ID Expiration Date:
Ownership % (If Any):	Landline/Home Phone:	Cell Phone:	Email Address
What do you currently do:			
Authorized Person 2:			
Name:		SSN/TIN:	Date of Birth:
Home Address:		Driver's License/ID No:	State ID Issued By:
Business Title:		ID Issuance Date:	ID Expiration Date:
Ownership % (If Any):	Landline/Home Phone:	Cell Phone:	Email Address
What do you currently do:			
Authorized Person 3:			
Name:		SSN/TIN:	Date of Birth:
Home Address:		Driver's License/ID No:	State ID Issued By:
Business Title:		ID Issuance Date:	ID Expiration Date:
Ownership % (If Any):	Landline/Home Phone:	Cell Phone:	Email Address
What do you currently do:			

Business Account Questionnaire

(All fields must be completed)

1. Business Legal Name: _____
2. Are you a US Citizen: ☐ Yes ☐ No
3. Do you have Citizenship with any other country? If yes, what country? _____
4. Primary physical location of business: _____
5. How did you hear about Rocky Mountain Credit Union: _____
6. List any other locations you have other than the primary physical location of business:

7. What type of business is this? (Purpose of Business)

8. How long has the business been established? _____ years _____ months
9. Does the business currently have a bank account with another institution? If yes, who? _____
10. How will your business get paid for services? Example: check, cash Venmo, PayPal, CashApp, Credit or Debit Card

11. Describe your market area and customer base. Check all that apply.
 - a. ☐ Local County residents ☐ multi-county residents ☐ state-wide residents ☐ multi-state residents
 - b. ☐ International customers (regardless of citizenship). If checked, please describe your primary target market:

12. Who are the major customers or vendors with your business? (list name(s) if possible)

13. Do you/business engage in or process any transactions by or on behalf of online gambling? ☐ Yes ☐ No
14. Do you/business depend, in whole or in part, on charitable donations and voluntary service for support? ☐ Yes ☐ No
 - If yes, what country is your organization chartered? _____
 - Do you/business have donors or volunteers from non- US countries? ☐ Yes ☐ No
 - If yes, What Countries _____
15. Do you/business own or service an ATM machine at any of your locations? ☐ Yes ☐ No
16. Do you/business mine, manage or sell virtual currency (e.g., Bitcoin)? ☐ Yes ☐ No
17. Do you/business process any transactions on behalf of another party? ☐ Yes ☐ No
18. Will this account be used for activity related to:
 - Medical or recreational marijuana (e.g., selling, growing, supply purchasing)? ☐ Yes ☐ No
 - a. Are you/business licensed by the state? ☐ Yes ☐ No
 - b. What type of Business do you/business operate? ☐ Grower ☐ Processor ☐ Retailer
 - Hemp related business ☐ Yes ☐ No
 - a. Are you/business licensed by the state? ☐ Yes ☐ No
 - b. What type of Business do you/business operate? ☐ Grower ☐ Processor ☐ Retailer
 - CBD ☐ Yes ☐ No What percentage of revenue is derived from CBD-related products? _____
19. Do any of the owners or managers have or have had an account at RMCU or another Financial Institution for activity related to medical or recreational marijuana? ☐ Yes ☐ No
If yes, where? _____
20. Who are the main clients of the dispensary? (provide names of dispensaries)

Business Account Questionnaire

(All fields must be completed)

21. What types of transaction will you perform at Rocky Mountain Credit Union per month? Please circle your answers

Amount of initial deposit	☐ Yes ☐ No	☐ \$0 - \$1,000	☐ \$1,000.01 to \$3,000	☐ \$3,000.01 to \$5,000	☐ \$5,000.01 to \$10,000	☐ \$10,000.0 or greater
Cash Deposits	☐ Yes ☐ No	☐ \$0 - \$1,000	☐ \$1,000.01 to \$3,000	☐ \$3,000.01 to \$5,000	☐ \$5,000.01 to \$10,000	☐ \$10,000.0 or greater
Will you be using a courier Service	☐ Yes ☐ No	☐ \$0 - \$1,000	☐ \$1,000.01 to \$3,000	☐ \$3,000.01 to \$5,000	☐ \$5,000.01 to \$10,000	☐ \$10,000.0 or greater
Cash Withdrawals	☐ Yes ☐ No	☐ \$0 - \$1,000	☐ \$1,000.01 to \$3,000	☐ \$3,000.01 to \$5,000	☐ \$5,000.01 to \$10,000	☐ \$10,000.0 or greater
Check Deposits	☐ Yes ☐ No	☐ \$0 - \$1,000	☐ \$1,000.01 to \$3,000	☐ \$3,000.01 to \$5,000	☐ \$5,000.01 to \$10,000	☐ \$10,000.0 or greater
Check Withdrawals	☐ Yes ☐ No	☐ \$0 - \$1,000	☐ \$1,000.01 to \$3,000	☐ \$3,000.01 to \$5,000	☐ \$5,000.01 to \$10,000	☐ \$10,000.0 or greater
Wire Transfers Within the US	☐ Yes ☐ No	☐ \$0 - \$1,000	☐ \$1,000.01 to \$3,000	☐ \$3,000.01 to \$5,000	☐ \$5,000.01 to \$10,000	☐ \$10,000.0 or greater
Wire Transfers Outside the US	☐ Yes ☐ No	☐ \$0 - \$1,000	☐ \$1,000.01 to \$3,000	☐ \$3,000.01 to \$5,000	☐ \$5,000.01 to \$10,000	☐ \$10,000.0 or greater
If yes, which countries do you expect to send and/or receive wire transfers: _____						
Receive electronic non-wire transactions Deposits (ACH, direct deposit, etc.)	☐ Yes ☐ No	☐ \$0 - \$1,000	☐ \$1,000 to \$3,000	☐ \$3,000 to \$5,000	☐ \$5,000 to \$10,000	☐ \$10,000+
Send electronic non-wire transactions withdrawals (ACH withdrawals, auto payments, power bill, rent etc.)	☐ Yes ☐ No	☐ \$0 - \$1,000	☐ \$1,000 to \$3,000	☐ \$3,000 to \$5,000	☐ \$5,000 to \$10,000	☐ \$10,000+
Purchasing Monetary Instruments such as Cashier's check or money orders	☐ Yes ☐ No	☐ \$0 - \$1,000	☐ \$1,000 to \$3,000	☐ \$3,000 to \$5,000	☐ \$5,000 to \$10,000	☐ \$10,000+
Will you use a courier service?	☐ Yes ☐ No					
Using Remote Deposit	☐ Yes ☐ No					
Using Bill Pay	☐ Yes ☐ No					



Business Account Questionnaire

(All fields must be completed)

22. Do you/business provide check cashing services to your customers and/or employees (i.e., your own payroll checks) ☐ Yes ☐ No
a. If yes, what is the dollar amount per person per day? _____

23. Do you/business exchange currency? ☐ Yes ☐ No
a. If yes, what is the dollar amount per day? _____

24. Do you/business issue, sell or redeem traveler's checks, money orders, prepaid cards, or cell phones? ☐ Yes ☐ No
a. If yes, what is the dollar amount per day? _____

25. Do you/business accept or send money on behalf of others by wire, Western Union, or other electronic networks? ☐ Yes ☐ No
a. If yes, what is the dollar amount per day? _____
b. Are any of these transactions outside the United States? ☐ Yes ☐ No
c. If yes, what countries? _____

If the answer is yes to any of the above questions, your business may be defined as a Money Service Business (MSB) and is required to register with FinCEN. Are you registered with FinCEN? ☐ Yes ☐ No

Your account information requires further review before the account can be opened.

I certify that the above-named business will not use the account to process unlawful internet gambling transactions. If it is determined that unlawful internet gambling transactions are being processed, the business account is subject to immediate closure.

Account Owner (Print Name)

Account Owner Signature

Date

Account Owner (Print Name)

Account Owner Signature

Date

Account Owner (Print Name)

Account Owner Signature

Date