

# What to Bring: Personal Accounts

Applying for a new membership account or loan product is fast and easy!

You will need the following information to apply for a loan product:

- A primary ID – Government issued
- Secondary ID – Additional document with your name such as Debit/Credit/Membership Card
- Your complete physical and mailing address
- Social Security Number
- Date of Birth
- Some appointment types require additional documentation, see below.

## Health Savings Account (HSA)

- Must be covered under a high deductible health plan (HDHP).
- Not be covered by other health coverage.
- Not enrolled in Medicare.
- Cannot be claimed as a dependent on someone else's tax return.

## Resident/Non-Resident Alien Account

- Original ITIN Letter or Card
- OR
- IRS Form 1040

## Trust Account

- EIN Certification Letter (only needed if opening with an EIN)
- Certificate of Trust/ Declaration of Trust

## Estate Account

- The Will stating who has been appointed the Executor or Executrix.
- OR
- Letters of Testamentary or Letters of Administration
  - EIN Certification letter from the IRS
  - Death Certificate if deceased did not have an account with Interra before they died.
  - Any other legal papers you have received from their attorney.

## Individual Retirement Account (IRA)

- No additional documentation needed.

## Representative Payee Account

- Individual named as rep payee: (A copy of the letter from SSA naming the rep payee or a copy of the check stating them as rep payee.)
- OR
- Business named as rep payee: (Corporate resolutions and documentation stating who the authorized signers are.)

## VA Fiduciary Account

- Individual named as fiduciary (A copy of the letter from U.S. Department of Veterans Affairs naming the fiduciary or a copy of the check stating them as fiduciary).
- OR
- Business named as fiduciary: (Corporate resolutions and documentation stating who the authorized signers are.)

## Uniform Transfers to Minors Act (UTMA) Account

- Individual named as fiduciary (A copy of the letter from U.S. Department of Veterans Affairs naming the fiduciary or a copy of the check stating them as fiduciary).
- OR
- Business named as fiduciary: (Corporate resolutions and documentation stating who the authorized signers are.)

# What to Bring: Business Accounts

## Unincorporated Association, Religious, Charitable, Educational or Tax-Exempt Organization

- EIN Certification (IRS) or letter from organization authorizing use of EIN
- Bylaws Minutes reflecting elected authorized signers or official letter signed by the president of the organization authorizing the establishment of the account and respective signers.
- Certificate of Assumed Business Name filed with county recorder's office (applicable if operating under a different name than the legal entity.)
- Primary and Secondary ID, and Social Security Number for all account signers
- Physical address of principal place of business and, if different, a mailing address

## Corporations (profit and non profit, including incorporated churches)

- EIN Certification (IRS) or most recent tax return as verification of EIN
- Articles of Incorporation
- Certificate of Assumed Business Name filed with Secretary of State (applicable if operating under a different name than the legal entity.)
- Primary and Secondary ID, and Social Security Number for all account signers
- Physical address of principal place of business and, if different, a mailing address

## Limited Liability Company (LLC)

- EIN Certification (IRS) or most recent tax return as verification of EIN
- Articles of Organization (Secretary of State)
- Certificate of Assumed Business Name filed with Secretary of State (applicable if operating under a different name than the legal entity.)
- Primary and Secondary ID and Social Security Number for all account signers
- Physical address of principal place of business and, if different, a mailing address

## Partnership (General Partnership, Limited Partnership (LP), Limited Liability Partnership (LLP))

- EIN Certification (IRS) or most recent tax return as verification of EIN for LP or LLP
- Partnership Agreement, if available
- Certificate of LP or LLP (Secretary of State – required if partnership agreement doesn't exist)
- Certificate of Assumed Business Name (applicable if operating under a different name than the legal entity.)
- General Partnership – filed with county recorder's office
- LP and LLP – filed with Secretary of State
- Primary and Secondary ID and Social Security Number for all account signers
- Physical address of principal place of business and, if different, a mailing address

## Sole Proprietorship

- EIN Certification (IRS) or most recent tax return as verification of EIN, if applicable
- Certificate of Assumed Business Name filed with county recorder's office (aka: Trade Name Record, Assumed Name Certificate, or Fictitious Name Certificate. Required if the individual is not using his/her last name as part of the business name.)
- Primary and Secondary ID, and Social Security Number for owner and all account signers
- Physical address of principal place of business and, if different, a mailing address