

"To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

**What this means for you:** When you open an account, we will ask for your name, address, Tax Identification Number, and possibly other information that will allow us to identify you."

To comply with the Patriot Act as well as bank legal standards, we are required to obtain documentation that identifies the business. The Patriot Act requires current documentation (less than one year old) that is generally the result of your business registration with local or state offices which produces the certificate or license for your business operation. To satisfy bank legal standards, we are also required to obtain the legal foundational documents to identify who the owners/members are to ensure the appropriate people are acting on behalf of the corporation with regard to banking activities. The Legal and Patriot Act requirements may not always be the same document.

Today's Date: \_\_\_\_\_

Customer Account Name: \_\_\_\_\_ Tax ID #: \_\_\_\_\_

Legal Designation, select one:

Corporation	General Partnership	Joint Venture	Limited Liability Company	
Limited Liability Partnership	Limited Partnership	Professional Corporation	Public Funds Entity	
Sole Proprietorship	Unincorporated Association			

State of Legal Formation: \_\_\_\_\_ Country of Principal Office: \_\_\_\_\_

Office Phone #: \_\_\_\_\_ Country of Legal Formation: \_\_\_\_\_

Physical Street Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Business Industry or NAICS Code: \_\_\_\_\_

Is Your Business an ATM Owner or Operator:	Yes	No	
Does Your Business Process Payments for Other Businesses:	Yes	No	
Does Your Business Offer Money Services Business <sup>2</sup> Transactions:	Yes	No	
Does Your Business Issue Virtual Currency <sup>1</sup> :	Yes	No	
Does Your Business Accept or Exchange Virtual Currency <sup>1</sup> :	Yes	No	
Does Your Business Engage in Trade Finance (Import/Export):	Yes	No	
What is Your Customer Base:	Consumer	Business	Both

Average Annual Sales/Revenue, select one:

Less than \$100,000	\$100,000-\$500,000	\$500,000-\$1,000,000	Greater than \$1,000,000
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US Primary Trade Area, select all that apply:

South	Southeast	Southwest	West	Midwest	Northeast	Northwest
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If outside the US, name countries: \_\_\_\_\_

Number of Locations: \_\_\_\_\_ Year Established: \_\_\_\_\_

Number of Employees: \_\_\_\_\_ Website: \_\_\_\_\_

ID Document, select all that apply:

Articles of Incorporation	Articles of Organization	Certificate of Formation
Certificate of Good Standing	Certificate of Incorporation	Cert of Registration of Partnership LP/LLP/LLLP
Federal/State/City Business License	Gen Partnership Agreement	Limited Liability Corporation Agreement
Limited Liability Partnership Agreement	Limited Partnership Agreement	Joint Venture Agreement
IRS EIN Assignment Letter	Other Entity Types i.e. Professional	Statement Application of Qualification LLP/LLLP

Additional Documentation, select all that apply:

Borrowing Authority	Corporate By-Laws/Board Meeting Minutes	Operating Agreement	None
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<sup>1</sup>i.e. Bitcoin

<sup>2</sup>i.e. Currency Exchange Houses; Money Transmitters; Check Cashier; Issuer, Seller or Redeemer of Money Orders (Western Union, MoneyGram, etc.)

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## DISCLOSURE APPENDIX A to § 1010.230 — CERTIFICATION REGARDING BENEFICIAL OWNERS OF LEGAL ENTITY CUSTOMERS

### GENERAL INSTRUCTIONS

#### What is this form?

To help the government fight financial crime, Federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes.

#### Who has to complete this form?

This form must be completed by the person opening a new account on behalf of a legal entity with any of the following U.S. financial institutions: (i) a bank or credit union; (ii) a broker or dealer in securities; (iii) a mutual fund; (iv) a futures commission merchant; or (v) an introducing broker in commodities. For the purposes of this form, a **legal entity** includes a corporation, limited liability Company, or other entity that is created by a filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States or a foreign country. **Legal entity** customer does not include a natural persons opening accounts on their own behalf or any of the legal entity types below. If your company meets one of these exemptions, please check.

- |  |   |
|--|---|
| <input type="checkbox"/> Entity on American Stock Exchange               | <input type="checkbox"/> Trust-Non Statutory Trust                            |
| <input type="checkbox"/> Entity on NASDAQ Stock Market                   | <input type="checkbox"/> Unincorporated Association                           |
| <input type="checkbox"/> Entity on NY Stock Exchange                     | <input type="checkbox"/> CFTC Registered Entity *                             |
| <input type="checkbox"/> Financial Institution (Federal/State Regulated) | <input type="checkbox"/> FSOC-Financial Market Utility *                      |
| <input type="checkbox"/> Bank Holding Company                            | <input type="checkbox"/> Foreign Government Monitored Financial Institution * |
| <input type="checkbox"/> Savings Loan Holding Company                    | <input type="checkbox"/> Foreign Government-No Commercial Activity *          |
| <input type="checkbox"/> Governmental Entity                             | <input type="checkbox"/> SOX Reg Public Accounting *                          |
| <input type="checkbox"/> Insurance Company (State Regulated)             | <input type="checkbox"/> ≥51% Sub - NY Stock Exchange *                       |
| <input type="checkbox"/> SEC Registered Investment Advisor               | <input type="checkbox"/> ≥51% Sub - American Stock Exchange *                 |
| <input type="checkbox"/> SEC Registered Investment Entity                |   |
| <input type="checkbox"/> Sole Proprietorship                             |   |

The following Legal Entity customers are only required to provide the Person of Significant Control information on the Certification form. No Beneficial Owner information required. If your company meets one of these exemptions, please check.

- No Owner with 25% Equity       Financial Institution Pooled Investment Vehicle \*       Non-Profit Organizations

\* Requires documentary evidence

#### What information do I have to provide?

This form requires you to provide the name, address, date of birth and Social Security number (or passport number or other similar information, in the case of Non-U.S. Persons) for the following individuals (i.e., the **beneficial owners**):

- (i) Each individual, if any, who owns, directly or indirectly, 25 percent or more of the equity interests of the legal entity customer (e.g., each natural person that owns 25 percent or more of the shares of a corporation); **and**
- (ii) An individual with significant responsibility for managing the legal entity customer (e.g., a Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, or Treasurer).

The number of individuals that satisfy this definition of "beneficial owner" may vary. Under section (i), depending on the factual circumstances, up to four individuals (but as few as zero) may need to be identified. Regardless of the number of individuals identified under section (i), you must provide the identifying information of one individual under section (ii). It is possible that in some circumstances the same individual might be identified under both sections (e.g., the President of Acme, Inc. who also holds a 30% equity interest). Thus, a completed form will contain the identifying information of at least one individual (under section (ii)), and up to five individuals (i.e., one individual under section (ii) and four 25 percent equity holders under section (i)). The financial institution may also ask to see a copy of a driver's license or other identifying document for each beneficial owner listed on this form.

INTERNAL USE

RM #

ACCOUNT #

COMPANY

TIN

**CERTIFICATION OF BENEFICIAL OWNER(S)**

Persons opening an account on behalf of a legal entity must provide the following information:

a. Name and Title of Natural Person Opening Account: \_\_\_\_\_

b. Name, Legal Designation, and Address of Legal Entity for Which the Account is Being Opened: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

c. Entity Tax ID: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

d. The following information for **each** individual, if any, who, directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, owns 25 percent or more of the equity interests of the legal entity listed above (If no individual meets this definition, write "Not Applicable"):

Name	Date of Birth	Residential or Home Address (Street Address (No PO Box), City, State, Zip, Country)	US Person: SSN Non-US Person: ITIN, Passport # and Issuing Country, or other identification number <sup>1</sup>

e. The following information for **one** individual with significant responsibility for managing the legal entity listed above, such as: an executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); Any other individual who regularly performs similar functions. (If appropriate, an individual listed under section (d) above may also be listed in this section (e)).

Name	Title	Date of Birth	Residential or Home Address (Street Address (No PO Box), City, State, Zip, Country)	US Person: SSN Non-US Person: ITIN, Passport # and Issuing Country, or other identification number <sup>1</sup>

I, \_\_\_\_\_, hereby certify, to the best of my knowledge, that the information provided above is complete and correct. I also agree to notify the financial institution of any change in such information.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Phone number: \_\_\_\_\_

<sup>1</sup>In lieu of a passport number, Non-U.S. Persons may also provide an ITIN, alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.