

# Certification of Beneficial Owners of Legal Entities

Name of Legal Entity:	Legal Entity's EIN:
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## I. 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 any 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; and (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** does not include sole proprietorships, unincorporated associations, or natural persons opening accounts on their own behalf.

### What information do I have to provide?

When you open a new account on behalf of a legal entity, the financial institution will ask for information about the legal entity's **beneficial owner(s)**, including their name, address, date of birth and social security number (or passport number or other similar information, in the case of Non-U.S. persons). 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.

Beneficial owners are:

- (1) 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**
- (2) 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 (1), 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 (1), you must provide the identifying information of one individual under section (2). 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 (2)), and up to five individuals (*i.e.*, one individual under section (2) and four 25 percent equity holders under section (1))

## CERTIFICATION OF BENEFICIAL OWNER(S)

**All persons opening an account on behalf of a legal entity must provide the following information:**

1. Last Name and title of Natural Person Opening Account	2. First Name	3. Middle Initial	
4. Name and type of Legal Entity for Which the Account is Being Opened			
4a. Legal Entity Address	4b. City	4c. State	4d. ZIP/Postal Code

### SECTION I

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 25% or more of the equity interests of the legal entity listed above. **Check here  if no individual meets this definition and complete Section II.**

5. Last Name	6. First Name	7. M.I.	8. Date of birth
9. Address	10. City	11. State	12. ZIP/Postal Code
13. Country	14. SSN (U.S. Persons)	15. Driver's License or ID Number	
16. Percentage of Ownership	17. For Non-U.S. persons (SSN, Passport Number or other similar identification number)		
	17a. Country of issuance:		

Note: In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an 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.

### **Additional Section 1 - Second Beneficial Owner** *(If required)*

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 25% or more of the equity interests of the legal entity listed above.

5. Last Name	6. First Name	7. M.I.	8. Date of birth
9. Address	10. City	11. State	12. ZIP/Postal Code
13. Country	14. SSN (U.S. Persons)	15. Driver's License or ID Number	
16. Percentage of Ownership	17. For Non-U.S. persons (SSN, Passport Number or other similar identification number)		
	17a. Country of issuance:		

Note: In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an 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.

**Additional Section 1 - Third Beneficial Owner (If required)**

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 25% or more of the equity interests of the legal entity listed above.

5. Last Name	6. First Name	7. M.I.	8. Date of birth
9. Address	10. City	11. State	12. ZIP/Postal Code
13. Country	14. SSN (U.S. Persons)	15. Driver's License or ID Number	
16. Percentage of Ownership	17. For Non-U.S. persons (SSN, Passport Number or other similar identification number)		
	17a. Country of issuance:		

Note: In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an 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.

**Additional Section 1 - Fourth Beneficial Owner (If required)**

Please provide the following information for an individual(s), if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise owns 25% or more of the equity interests of the legal entity listed above.

5. Last Name	6. First Name	7. M.I.	8. Date of birth
9. Address	10. City	11. State	12. ZIP/Postal Code
13. Country	14. SSN (U.S. Persons)	15. Driver's License or ID Number	
16. Percentage of Ownership	17. For Non-U.S. persons (SSN, Passport Number or other similar identification number)		
	17a. Country of issuance:		

Note: In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an 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.

## SECTION II

Please provide the following information for an individual with significant responsibility for managing or directing the entity, including, 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); or Any other individual who regularly performs similar functions.

18. Last Name	19. First Name	20. M.I.	21. Date of birth
21. Address	22. City	23. State	24. ZIP/Postal Code
25. Country	26. SSN (U.S. Persons)	27. Driver's License or ID Number	

28. For Non-U.S. persons (SSN, Passport Number or other similar identification number)

28a. Country of issuance:

Note: In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an 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.

**I, \_\_\_\_\_ (name of person opening account), hereby certify, to the best of my knowledge, that the information provided above is complete and correct. I also agree to notify First Federal Community Bank of any change in the information provided within this Certification.**

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

# Protect Your Financial Privacy

Use our system to encrypt all files you send to the bank.

The screenshot shows the homepage of First Federal Community Bank. At the top left is the bank's logo, a stylized '1' with 'ST' below it, and the word 'HOME' next to it. Below the logo are two tabs: 'Personal Login' and 'Business Login'. Under 'Personal Login' are input fields for 'UserName' and 'Password', and buttons for 'Submit', 'Enroll', and 'Demo'. To the right of the login area is a navigation bar with links for 'myBanking', 'myBusiness', 'myQuestions', and 'myBank'. Below this is a large banner for 'INTRODUCING MOBILE DEPOSIT' featuring a person holding a smartphone displaying a check. A 'Click here to learn more!' link is present, along with a 'Member FDIC' logo. Below the banner are three promotional buttons: 'Can't Find Your Way? SITE MAP Locate What You Need!', 'Get Started Now ENROLL In Online Banking!', and 'We Added a Loan ... CALCULATOR Try It Now!'. At the bottom of the banner area is the slogan 'The Only Bank You'll Ever Need.' Below this is a row of logos for 'FDIC', 'EQUAL HOUSING LENDER', 'NMLS #A02549', and a green circular logo. To the right is a 'Contact Us:' dropdown menu with 'Select a Department' and a downward arrow. At the very bottom is a copyright notice: '© 2018 First Federal Community Bank, SSB | Disclosures | File A Complaint | Send Us Files Securely'.

## Step-by-Step Instructions

Your right to financial privacy is important to First Federal Community Bank. To help you send us information in a secure manner we use ShareFile encryption. Simply go to our website [ffcbank.com](http://ffcbank.com)

1. Click the ShareFile logo at the bottom.
2. That takes you to the Upload Files to DataVault Page
3. Choose a person from the Drop Down Box
4. Drag the file to the Drag Files Here box. (You can drag more than one at one time or several one at a time.) Or, click the box and browse to and select the file(s) to upload.
5. Click Green upload button at the bottom.
6. They will see a progress bar as the file encrypts and uploads.
7. When complete they will see the file(s) with the UPLOADED tag on it(them).

Done!

If you have any trouble, please contact your favorite banking center or call 903-784-0881 for assistance. Thank you for your business and have a Great Day!!