

## APPENDIX A to 31 CFR §1010.230 CERTIFICATION REGARDING BENEFICIAL OWNERS OF LEGAL ENTITY CUSTOMERS

### 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 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. A **legal entity** does not include sole proprietorships, unincorporated associations, or natural persons opening accounts on their own behalf. Other exclusions apply. We can provide you with a list of the types of excluded legal entities.

#### **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)).

A legal entity may have multiple “beneficial owners.” This form requires you to list only those that own 25% or more (up to five) under each of the two prongs of the definition above. If appropriate, the same individuals may be listed under both prongs.

A legal entity that is a non-profit will have no beneficial owners identified in Section 1; however, an individual with significant responsibility for managing the legal entity must be provided in Section II. If a beneficial owner is a trust, at least one trustee must be identified in Section I.

**Please be prepared to provide an original or photocopy of an unexpired government-issued identification for each beneficial owner identified on the form.**



# CERTIFICATION OF BENEFICIAL OWNER(S)

The information contained in this certification is sought pursuant to Section 1010.230 of Title 31 of the United States Code of Federal Regulations (31 CFR 1010.230).

New

Update

## The natural person opening an account or updating information on behalf of a Legal Entity must provide the following:

1. Legal Last Name	2. Legal First Name	3. Middle Initial	4. Title
5. Name of Legal Entity for Which the Account is Being Opened		6. Type of Legal Entity	
7a. Legal Entity Street Address	7b. City	7c. State	7d. Zip Code

## SECTION I – Beneficial Owner(s) (To add additional individuals, see page 3)

Please provide the following information for each individual, 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 or if the Legal Entity is a non-profit organization. Complete Section II.

Check here  if only one beneficial owner.

8. Legal Last Name	9. Legal First Name	10. Middle Initial	11. Date of Birth
12. Street Address	13. City	14. State	15. Zip
16. Country	17. SSN (U.S. Persons)		18. Non-U.S. Persons (SSN, Passport Number or other similar identification number)
18a. 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.

### BANK USE ONLY

ID Type & Number	State/Country of Issuance	Issue Date	Expire Date	OFAC
				<input type="checkbox"/> Verified <input type="checkbox"/> Existing Customer

## SECTION II – Controlling Individual

Please provide 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); or
- Any other individual who regularly performs similar functions.

If appropriate, an individual listed in Section I above may also be listed in this Section II.

19. Legal Last Name	20. Legal First Name	21. Middle Initial	22. Date of Birth
23. Street Address	24. City	25. State	26. Zip
27. Country	28. SSN (U.S. Persons)		29. Non-U.S. Persons (SSN, Passport Number or other similar identification number)
29a. 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.

### BANK USE ONLY

ID Type & Number	State/Country of Issuance	Issue Date	Expire Date	OFAC
				<input type="checkbox"/> Verified <input type="checkbox"/> Existing Customer

## CERTIFICATION

I, \_\_\_\_\_ (name of person opening account or updating information), hereby certify, to the best of my knowledge, that the information provided above is complete and correct. I further certify that as agent for the legal entity that the legal entity will notify Citizens Business Bank if there are any changes to this information.

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

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

### BANK USE ONLY

Port #	Account #(s)		
Center/Dept.# ___ CSD	ID Verified by:	Navigator/AddVantage by:	Reviewed by:

**Additional Section I – Second Beneficial Owner (if required)**

Please provide the following information for each individual, 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.

8. Legal Last Name		9. Legal First Name		10. Middle Initial	11. Date of Birth
12. Street Address		13. City		14. State	15. Zip
17. SSN (U.S. Persons)		18. Non-U.S. Persons (SSN, Passport Number or other similar identification number)		18a. 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.

**BANK USE ONLY**

ID Type & Number	State/Country of Issuance	Issue Date	Expire Date	OFAC ___ Verified ___ Existing Customer
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**Additional Section I – Third Beneficial Owner (if required)**

Please provide the following information for each individual, 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.

8. Legal Last Name		9. Legal First Name		10. Middle Initial	11. Date of Birth
12. Street Address		13. City		14. State	15. Zip
17. SSN (U.S. Persons)		18. Non-U.S. Persons (SSN, Passport Number or other similar identification number)		18a. 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.

**BANK USE ONLY**

ID Type & Number	State/Country of Issuance	Issue Date	Expire Date	OFAC ___ Verified ___ Existing Customer
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**Additional Section I – Fourth Beneficial Owner (if required)**

Please provide the following information for each individual, 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.

8. Legal Last Name		9. Legal First Name		10. Middle Initial	11. Date of Birth
12. Street Address		13. City		14. State	15. Zip
17. SSN (U.S. Persons)		18. Non-U.S. Persons (SSN, Passport Number or other similar identification number)		18a. 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.

**BANK USE ONLY**

ID Type & Number	State/Country of Issuance	Issue Date	Expire Date	OFAC ___ Verified ___ Existing Customer
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**BANK USE ONLY**

Port #	Account #(s)		
Center/Dept.# ___ CSD	ID Verified by:	Navigator/Advantage by:	Reviewed by: