

Thank you for your interest in a Farm Bureau Bank Business account. Our application process can be completed in 3 simple steps.

**1. Complete the following documents:**

- Business Deposit Account application (page 1)
- Certification of Beneficial Owners and Authorized Signers (page 5 & 6) - **Must be signed by all parties**
- Funding Authorization Form, if applicable (page 8)

**2. Provide Business Documentation:**

In order to expedite the account opening, simply provide any official local, state or federal document that verifies your business or organization's formation. Please see the **Business Deposit Document Reference Guide** for a list of approved forms required to open a business account.

**3. Submit your documents:**

Mail or email the completed application and additional required documents to:

Premier Banking  
Farm Bureau Bank  
17300 Henderson Pass  
San Antonio, Texas 78232  
fbbanking@farmbureaubank.com

Once the application and documents have been reviewed and an account has been opened, the following will be mailed within 7 - 10 business days:

- New Account Package including account details and disclosures
- Checks and/or Debit card, if applicable

**Thank you for choosing Farm Bureau Bank as your business financial provider. If you have any questions, please contact us at 1.800.988.4419 or email [fbbanking@farmbureaubank.com](mailto:fbbanking@farmbureaubank.com).**

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***Interested in Business Services?***

To learn more about our Treasury Management Services, contact your Premier Relationship Manager at 1.800.988.4419 or email [fbbanking@farmbureaubank.com](mailto:fbbanking@farmbureaubank.com) for more information. Services include:

- ACH Services
- Remote Deposit Capture
- Positive Pay
- Account Reconciliation

*All accounts and Treasury Management Services are subject to approval. Additional fees may apply.*

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:**

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 the account. What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. Please note that Farm Bureau Bank may monitor and/or record phone conversations made or received by our employees or our agents.

## Business Deposit Account Application

### What you will need to complete this application:

- Basic information about the business and its operations
- Your personal information (as the account applicant) - including address, phone number, and SSN
- The name, date-of-birth, SSN/TIN, address, email address, and other contact information for each of the following (as applicable):
  1. Authorized Signer/User
  2. Beneficial Owner of a Legal Entity with > 25% Ownership
  3. Business Owner
  4. Individual with Control of the Business
  5. Any Additional Employees
- Existing bank account information for funding purposes

We may require additional information/documentation to establish an account.

### GENERAL BUSINESS INFORMATION

**Legal Business Name** *(Include DBA information, if applicable)*

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**Business Structure** *(Choose one of the following)*

Sole Proprietorship	Limited Liability Partnership (LLP)	Estate
General Partnership	Limited Liability Company (LLC)	Trust
Corporation	Unincorporated Association	Other: _____

**Is this Business a:**

Company formed in the United States?	Yes	(Required)
Publicly held company with shares traded on any stock exchange?	Yes	No
Non-profit, not-for-profit, or charitable organization?	Yes	No
Company that hold funds in a fiduciary capacity for 1 or more principals?	Yes	No

**Date Business Established** *(MM/DD/YYYY)*

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**Business Tax Identification Number** *(EIN/SSN)*

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**Business Physical Address** *(Required)*

Physical Address	City	State	Zip
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**Business Mailing Address** *(If different from physical address)*

Physical Address	City	State	Zip
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**Business Contact Information**

Phone Number <i>(Primary)</i>	Mobile	Email Address
_____	_____	_____

Phone Number <i>(Secondary)</i>	Mobile	Website Address
_____	_____	_____

**NAICS Code** *(North American Industry Classification System; can be found on your Federal Tax Return or Schedule C)*

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**Business Description** *(Include goods sold and/or services provided)*

**GENERAL BUSINESS INFORMATION (CONT.)**
**Business Size**
*Number of Employees (Choose One)*
*Expected Annual Revenue (Choose One)*

<5	<\$50,000
5-9	\$50,000 - \$99,999
10-24	\$100,000 - \$249,999
25-49	\$250,000 - \$499,999
50-99	\$500,000 - \$999,999
100+ _____ (Actual)	\$1,000,000+ _____ (Target)

**Business Seasonality**
*Peak Business Period(s) (Check all that apply)*

January	April	July	October
February	May	August	November
March	June	September	December

**Business Sphere**
*Other Business Locations*

Domestic	
Non-USA	

*Location of Clients/Trade Area*

Domestic	
Non-USA	

*Location of Suppliers*

Domestic	
Non-USA	

## BANKING RELATIONSHIP

**How did you hear about Farm Bureau Bank?**

Current client of Farm Bureau Bank

Current Farm Bureau Affiliation (Complete information below if Farm Bureau Agent is assisting with account opening\*)

Member Number \_\_\_\_\_ Member Since \_\_\_\_\_

Farm Bureau Insurance Holder:    Yes    No

**\*Farm Bureau Agent Information (if applicable)**

Agent Name/Referral Source Code	Agent Support Name/Associate RSC	ITC (Internal Only)
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By entering this information, I understand that this Farm Bureau Agent has requested that Farm Bureau Bank establish an account for me. Information pertaining to your application may be shared with your agent in order to assist in the application process. To inquire about the status of your application, you may contact your Farm Bureau Agent, or you may contact Farm Bureau Bank directly at 1.800.988.4419

Other Source (Please specify below)

**Other Banking Relationships**

Name and Address of Financial Institution

Current	
Prior	

Products/Services Used (Please list)

**Anticipated Annual Banking Activity at Farm Bureau Bank**

Product/Service	Banking Activity	Check if Applicable	Average Volume (#/Month)	Average Amount (\$/Month)
Wire Transfer <i>(Incoming)</i>	• Domestic	Yes    No	_____	\$ _____
	• Foreign	Yes    No	_____	\$ _____
Wire Transfer <i>(Outgoing)</i>	• Domestic	Yes    No	_____	\$ _____
	• Foreign	Yes    No	_____	\$ _____
ACH Transfer <i>(Incoming)</i>	• Debits	Yes    No	_____	\$ _____
	• Credits	Yes    No	_____	\$ _____
ACH Transfer <i>(Outgoing)</i>	• Debits	Yes    No	_____	\$ _____
	• Credits	Yes    No	_____	\$ _____
Checks	• Deposits	Yes    No	_____	\$ _____
	• Withdrawals	Yes    No	_____	\$ _____
Cash	• Deposits	Yes    No	_____	\$ _____
	• Withdrawals	Yes    No	_____	\$ _____

## BUSINESS PRODUCTS & SERVICES SELECTION

Please indicate the account(s) you are interested in establishing.

### CHECKING & MONEY MARKET<sup>1</sup>

BUSINESS CHECKING  
 BUSINESS ADVANTAGE CHECKING  
 BUSINESS ANALYSIS CHECKING  
 PERFORMANCE MONEY MARKET  
 BUSINESS MONEY MARKET

### Business Account Options (Check all that apply)

Online Access *(Email and internet access required)*  
 e-Statements *(Email and internet access required)*  
 Online Bill Pay *(Email and internet access required)*  
 Checks *(Fees may apply for check orders on Checking Accounts; Business Money Market Accounts are not eligible for checks.)*

### Funding Information

Opening Deposit Amount: \$ \_\_\_\_\_  
 Initial Source of Funds: \_\_\_\_\_  
 Ongoing Source of Funds: \_\_\_\_\_

### CERTIFICATE OF DEPOSIT

\$1,000 minimum to open a Certificate of Deposit

Term \_\_\_\_\_ Months    Years  
 Step-Up Option                      Yes    No

*Step-Up Option rates may be lower than traditional CD rates. This option allows a one-time rate increase. You choose when to exercise this option.*

### Interest Payment Options (Select only one option)

Pay directly to CD *(Capitalize interest)*  
 Transfer to another account:

Routing Number \_\_\_\_\_  
 Account Number \_\_\_\_\_

### Funding Information

Opening Deposit Amount: \$ \_\_\_\_\_  
 Initial Source of Funds: \_\_\_\_\_

## FUNDING OPTIONS

### PLEASE SELECT ONE:

#### Mail a Check

*(Make check payable to Farm Bureau Bank)*

#### Transfer funds from my Farm Bureau Bank account

Farm Bureau Bank Account Number: \_\_\_\_\_

**Total Deposit Amount:** \_\_\_\_\_

#### Send funds via Wire Transfer. Use the following information:

ABA/Routing/Transit Number: 121281892  
 Bank Name: Farm Bureau Bank  
 City/State: Sparks, Nevada  
 For Credit/to: Include your Business's (new account) Name & Federal Tax ID number

#### Make a Net Deposit at my local Farm Bureau Office

Name of Farm Bureau Office: \_\_\_\_\_

#### Send funds via ACH

*Must complete and sign Funding Authorization Form on page 8. Your electronic deposit may be subject to ACH verification.*

<sup>1</sup>Please note fees may apply to Checking and Money Market Accounts. Refer to the Business Deposit Account Fee Schedule for details.

**CERTIFICATION OF BENEFICIAL OWNERS AND AUTHORIZED USERS**

For instructions, refer to page 9.

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

**A. ACCOUNT INFORMATION**

 \_\_\_\_\_  
 Name of person opening the account

 \_\_\_\_\_  
 Title/Position

**B. CERTIFIED:**

I, \_\_\_\_\_ (Name of person opening account), hereby certify, to the best of my knowledge, that the information provided within this application is complete and correct. I also agree to notify Farm Bureau Bank of any change in the information provided within this Certification.

 \_\_\_\_\_  
 Signature

 \_\_\_\_\_  
 Date

**C. BENEFICIAL OWNER(S)**

Please provide the following information for any 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:

Check here if no individual meets this definition and complete SECTION D.

Individual Name		Position with Business		% Ownership
Date of Birth	Social Security Number	Phone Number ( <i>Mobile</i> )	E-mail Address ( <i>Required for Online Access</i> )	
Residential Physical Address		City	State	Zip
Check if applicable - <b>Account Authority:</b> Signer            Receive/Use a Debit Card <b>Online Banking Access:</b> ( <i>View Accounts Only</i> <i>Originate Transactions</i> <i>Administrator</i> )				
If more than one account is being opened and/or external accounts are being added to Farm Bureau Bank Online Banking, list any account access exclusions that apply:				
_____			_____	
Signature			Date	

Individual Name		Position with Business		% Ownership
Date of Birth	Social Security Number	Phone Number ( <i>Mobile</i> )	E-mail Address ( <i>Required for Online Access</i> )	
Residential Physical Address		City	State	Zip
Check if applicable - <b>Account Authority:</b> Signer            Receive/Use a Debit Card <b>Online Banking Access:</b> ( <i>View Accounts Only</i> <i>Originate Transactions</i> <i>Administrator</i> )				
If more than one account is being opened and/or external accounts are being added to Farm Bureau Bank Online Banking, list any account access exclusions that apply:				
_____			_____	
Signature			Date	

**CERTIFICATION OF BENEFICIAL OWNERS AND AUTHORIZED USERS (CONT.)**

Individual Name		Position with Business		% Ownership
Date of Birth	Social Security Number	Phone Number ( <i>Mobile</i> )	E-mail Address ( <i>Required for Online Access</i> )	
Residential Physical Address		City	State	Zip
Check if applicable - <b>Account Authority:</b> Signer            Receive/Use a Debit Card <b>Online Banking Access:</b> ( <i>View Accounts Only</i> <i>Originate Transactions</i> <i>Administrator</i> )				
If more than one account is being opened and/or external accounts are being added to Farm Bureau Bank Online Banking, list any account access exclusions that apply:				
Signature _____			Date _____	

Individual Name		Position with Business		% Ownership
Date of Birth	Social Security Number	Phone Number ( <i>Mobile</i> )	E-mail Address ( <i>Required for Online Access</i> )	
Residential Physical Address		City	State	Zip
Check if applicable - <b>Account Authority:</b> Signer            Receive/Use a Debit Card <b>Online Banking Access:</b> ( <i>View Accounts Only</i> <i>Originate Transactions</i> <i>Administrator</i> )				
If more than one account is being opened and/or external accounts are being added to Farm Bureau Bank Online Banking, list any account access exclusions that apply:				
Signature _____			Date _____	

**D. INDIVIDUAL WITH CONTROL**

Please provide the following information for at least one individual with significant responsibility for managing the legal entity, 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 under SECTION C may also be listed in SECTION D.*

Individual Name		Position with Business		% Ownership
Date of Birth	Social Security Number	Phone Number ( <i>Mobile</i> )	E-mail Address ( <i>Required for Online Access</i> )	
Residential Physical Address		City	State	Zip
Check if applicable - <b>Account Authority:</b> Signer            Receive/Use a Debit Card <b>Online Banking Access:</b> ( <i>View Accounts Only</i> <i>Originate Transactions</i> <i>Administrator</i> )				
If more than one account is being opened and/or external accounts are being added to Farm Bureau Bank Online Banking, list any account access exclusions that apply:				
Signature _____			Date _____	

**CERTIFICATION OF BENEFICIAL OWNERS AND AUTHORIZED USERS (CONT.)**
**E. AUTHORIZED SIGNERS/USERS (If applicable)**

Please provide the following information for any individual who will be designated as an Authorized Signer or User, but has no business ownership or significant responsibility for managing the legal entity.

Individual Name		Position with Business	
Date of Birth	Social Security Number	Phone Number ( <i>Mobile</i> )	E-mail Address ( <i>Required for Online Access</i> )
Residential Physical Address	City	State	Zip
Check if applicable - <b>Account Authority:</b> Signer            Receive/Use a Debit Card <b>Online Banking Access:</b> ( <i>View Accounts Only</i> <i>Originate Transactions</i> <i>Administrator</i> )			
If more than one account is being opened and/or external accounts are being added to Farm Bureau Bank Online Banking, list any account access exclusions that apply:			
Signature		Date	

Individual Name		Position with Business	
Date of Birth	Social Security Number	Phone Number ( <i>Mobile</i> )	E-mail Address ( <i>Required for Online Access</i> )
Residential Physical Address	City	State	Zip
Check if applicable - <b>Account Authority:</b> Signer            Receive/Use a Debit Card <b>Online Banking Access:</b> ( <i>View Accounts Only</i> <i>Originate Transactions</i> <i>Administrator</i> )			
If more than one account is being opened and/or external accounts are being added to Farm Bureau Bank Online Banking, list any account access exclusions that apply:			
Signature		Date	

Individual Name		Position with Business	
Date of Birth	Social Security Number	Phone Number ( <i>Mobile</i> )	E-mail Address ( <i>Required for Online Access</i> )
Residential Physical Address	City	State	Zip
Check if applicable - <b>Account Authority:</b> Signer            Receive/Use a Debit Card <b>Online Banking Access:</b> ( <i>View Accounts Only</i> <i>Originate Transactions</i> <i>Administrator</i> )			
If more than one account is being opened and/or external accounts are being added to Farm Bureau Bank Online Banking, list any account access exclusions that apply:			
Signature		Date	

**IMPORTANT - ACTION REQUIRED**

Please see the **Business Deposit Document Reference Guide** for a list of approved forms required to open a business account. Please send your business documents with your application.



## Funding Authorization Form

This form must be completed, signed and returned to Farm Bureau Bank FSB [FBB] in order to fund your new account electronically from another financial institution.

### FUNDING ACCOUNT INFORMATION

Funding Account

I/we authorize FBB to use the following account for initial funding transfer of: Amount: \_\_\_\_\_

Bank Name: \_\_\_\_\_ Account Type:  Checking  Savings

Routing #: \_\_\_\_\_ Account #: \_\_\_\_\_

### AUTHORIZATION

I (we) hereby authorize Farm Bureau Bank to initiate the above entries and to initiate, if necessary, entries and adjustments for any entries in error to my (our) bank account(s) listed above.

I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law.

*This authorization is to remain in full force and effect until I (or either or us) give mailed, faxed, phone, or e-mail notification of its termination in such time and in such manner as to afford Farm Bureau Bank reasonable opportunity to act on it.*

\_\_\_\_\_  
Signature of Primary Accountholder

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Secondary Accountholder

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

**BENEFICIAL OWNERS INSTRUCTIONS and AGREEMENT & IMPORTANT TERMS****A. BENEFICIAL OWNER(S)**

All business customers will be required, due to a regulatory requirement, to provide us with certain information on its Beneficial Owners, Controlling Member and Certifying Person. This information must be provided on pages 5 and 6 before a new account can be opened. Failure to provide this information may result in the restriction and/or closing of your account.

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 ultimately own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes.

**Who should complete pages 5 and 6?**

It must be completed and signed by the person opening a new account on behalf of a legal entity with a U.S. financial institution.

For the purposes of this application, 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 Bank will ask for information about the legal entity's beneficial owner(s), including their name, address, date of birth and social security number. The Bank may also ask to see a copy of a driver's license or other identifying document for each beneficial owner listed on pages 5 and 6.

- Beneficial owners are:
- (1) Each individual, if any, who owns, directly or indirectly, 25% or more of the equity interests of the legal entity customer; 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).

**B. AGREEMENT** - In consideration of Farm Bureau Bank FSB (the "Bank") providing depository and other services, you (the "Depositor") agree as follows:

- a. That the Bank be and it hereby is designated a depository for the Depositor's funds, and the Depositor agrees to the provisions of the Bank's Deposit Account Terms and Conditions as amended from time to time; that the Bank is authorized to accept at any time, for the credit of the Depositor, deposits by whomsoever made of funds, in any form and in whatever manner endorsed; that funds may be withdrawn from the Bank on the checks of the Depositor; that the Bank is authorized and directed to pay or otherwise honor, negotiate or apply without inquiry, and without regard to the application of the proceeds thereof, checks, drafts and other instruments or orders for the payment, transfer or withdrawal of money for whatever purpose and to whosoever payable (including those drawn to the individual order of a signer, tendered for any individual or personal obligation of any owner, employee or officer of the Depositor, or for cash or deposit to the individual or personal account(s) of such owner, employee or officer) when signed, accepted or endorsed by any one of the person(s) named as Authorized Signer.
- b. That any of the persons named as Authorized Signer shall be authorized to individually sign for and receive the statements and cancelled vouchers of the Depositor or to appoint in writing agents to co-sign for and receive such documents; that they are hereby further authorized to effect stop payment orders against checks of the Depositor, to issue other orders in connection with the account(s) of the Depositor, and to bind the Depositor thereto. It is further agreed that any indebtedness created in connection with the account(s) by any of the Authorized Signer(s) shall be the debt of the Depositor.
- c. That the Bank be, and it hereby is authorized and directed to honor as genuine and authorized instruments of the Depositor, all checks, drafts or other orders for the payment of money drawn in the name of the Depositor, when bearing or purporting to bear the facsimile signature or signatures of the persons named as Authorized Signer. That the Authorized Signer(s) are authorized and directed to certify to the Bank by specimen the form or forms of facsimile authorized by the Depositor for use by the named persons; that the Depositor assumes full responsibility for all payments made by the Bank upon the facsimile signatures of any person or any Authorized Signer(s) and that the Depositor agrees to indemnify and hold the Bank harmless against any and all loss, cost, damage or expense suffered or liability incurred by the Bank arising out of the misuse or unlawful or unauthorized use by any person of such facsimile signature or signatures.
- d. Under penalty of perjury, you certify that: (1) The taxpayer identification number shown on page 1 is your correct taxpayer identification number and (2) You are not subject to backup withholding either because you have not been notified by the Internal Revenue Service (IRS) that you are subject to backup withholding as a result of failure to report all interest and dividends or the IRS has notified you that you are no longer subject to backup withholding.
- e. Authorized Signer(s) - Identifying information about the authorized signer(s) should be provided. These individuals have full authority to act on behalf of the Depositor. This authority includes, but is not limited to, being able to receive any information related to the account, perform any transactions, and make any necessary updates to options and account attributes. For updates to authorized signers, the Bank may request a copy of the board minutes or secondary authorization. Authorized signers, acting on behalf of the Depositor, are bound by the Agreement and Important Terms described on this page. The Depositor has approved or granted each person who signs Section C of pages 5 and 6 the authority to do so on the Depositor's behalf.
- f. The Depositor agrees to the terms of, and will receive copies of the following:
  - Deposit Account Terms and Conditions
  - Electronic Funds Transfer: Your Rights and Responsibilities
  - Funds Availability Policy
  - Truth-in-Savings
  - Deposit Fee Schedule