

**Bay Atlantic Federal Credit Union offers Business Accounts for our members!**

Advantages include:

- Minimum share savings account balance of \$25.00
- No minimum balance share draft checking account with Overdraft Protection
- Free online Bill Pay
- Free Remote Deposit Capture
- BAFCU Mobile App
- Overdraft Advance Protection – up to \$300
- Member business debit cards – instant issue
- Member business credit cards – platinum and classic with fixed rates and NO balance transfer fees

Required Documentation

Business Type				
Sole Proprietor	Partnership LLP	Corporation Inc or CO	Club or Association	Limited Liability Company
Business Documentation				
Copy SSN or EIN Certificate	Copy of EIN Certificate	Copy of EIN Certificate	Copy of SSN or EIN Certificate	Copy of EIN Certificate
Physical address of business (no P.O. Box)	Physical address of business (no P.O. Box)	Physical address of business (no P.O. Box)	Physical address of organization	Physical address of organization
Fictitious Name Certificate (if applicable)*	Copy of the Partnership Agreement	Copy of Articles of Incorporation	Copy of meeting minutes, Charter/Bylaws, other documents to establish the organization	Copy of Articles of Organization
Business license (if any)	Fictitious Name Certificate (if applicable)*	Fictitious Name Certificate (if applicable)*	Documents of authority of signers	Business license (if any)
Financial statement	Financial statement	Financial statement	Financial statement	Financial statement
	Business license (if any)	Business license (if any)		

\*Fictitious Name Paperwork is not required if the name of the individual owner is also the name of the company/partnership.

*DISCLAIMER: The partnership/company owner(s) must be within our field of membership to qualify for Business Account Membership. All signers must provide current state identification with valid address and proof of membership eligibility.*

**Business Accounts can be opened by appointment only.**  
**At this time, no Saturday appointments are available.**