



Warsaw Federal

New Business Account Guide



Congratulations on your new Warsaw Federal business account! We're so glad you're here.

When you chose us, you didn't choose just another bank — you chose to join the thousands of people just like you who believe in our community and are committed to helping it thrive. With us, your deposit dollars are reinvested close to home. So just by banking with us, you're helping to foster economic growth in the neighborhoods where we all live and work.

Our business banking services are designed for your financial success. And when it comes to your new business account, we're here to help you hit the ground running! We can holistically support your business by offering:



Account Opening Checklist: Gather all the required documents needed to finish opening your account and then set up the tools and features available to you.



Business Loans: Explore the business lending options we offer to fund your growth.



Expert Financial Advice: Access valuable resources, tools, and advice for all aspects of business to help you set yourself up for success.

Let's get started!

This list includes all the required documents needed to open your account, which will be provided at the bank when you are opening your account. These documents need to be on file with us before an account can be opened.

Documentation needed:

- Signature card signed by all required parties
- 608 addendum if needed (4 or more signers)
- Completed Certification of Beneficial Owner(s) document
- Copy of all parties' driver's licenses, passport or state identification included. This is only needed if the owner is not a signer on the account.
- Completed Resolution, pick one of these options:
 - Company provided Corporate resolution OR
 - Resolution of Corporation, Partnerships, and LLCs OR
 - Resolution of Sole Proprietorship OR
 - Resolution of Association or Organization
- Employer Identification Number (EIN)
- Articles of Organization or Articles of Incorporation filed with state
- Operating Agreement (typically drawn up by an attorney)
- Partnership agreement, LTD or LLP (typically drawn up by an attorney)
- Board Meeting minutes or President/CEO/Superintendent authorization letter
- Fictitious name or Trade name certificate filed with state

Once your business account is open, make sure you're using all the tools and features that will help you maximize your account!

I have:

- Enrolled in Online and Mobile Banking
- Downloaded the Mobile App
- Set up authorized users
- Received my debit card
- Signed up for eStatements
- Added Treasury Management Services to my account.
- Ordered my check scanner or worked with treasury services to install the app on a mobile device
- Found my nearest MoneyPass® ATM by visiting moneypass.com or warsawfederal.bank/locations (did you know there are about 40,000 nationwide?)
- Inform all clients/vendors/donors who send you, or pull, automatic ACH transactions so they can switch the account. You will want to consider giving these companies an effective date to begin using this account and request that they respond with confirmation that the account # has been switched. You will also want to go onto any websites where you set up the automatic ACH yourself to switch the information over to your new account.



We know your business is unique. That's why we offer multiple types of business loans to fund your growth, including:

Term loans to buy equipment, acquire assets, and more.

Business line of credit can help you acquire the working capital your business needs.

Commercial real estate loans to acquire, build, or develop a commercial investment property.

Owner-occupied real estate loans to finance office, warehouse, or commercial space for your company.

Healthcare Services Loans are business loans tailored for professionals in the healthcare industry who have unique needs and financial considerations.

Professional Services Loans are designed for law firms, accounting firms, financial advisors, sole proprietors, and other professionals to help grow your business.



Need help deciding which loan product is right for you?

Whether you're looking for guidance, want to review the criteria for securing a loan, or have questions about another aspect of business banking, our team is ready to help!

Just chat with us at [warsawfederal.bank](https://www.warsawfederal.bank), call us at **(513) 244-6900**, email info@warsawfederal.com, or stop by a branch any time.





Warsaw Federal

After 130 years as your community banking partner in the greater Cincinnati area, we're excited to strengthen that partnership as a Minority Deposit Institution (MDI)! An MDI is a community-based bank that provides focused financial services, tools, and education to promote economic opportunity and financial equity and help community members invest in the success of the community.

As an MDI, we have a renewed purpose to invest in the financial success of our customers and economic support of our neighborhoods.

Everyone can bank here, and everyone is welcomed here. We look forward to working together to achieve your financial goals and uplift our vibrant community!

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 EQUAL HOUSING LENDER • MEMBER FDIC