AMERIS BANK

Documents Needed to Open an Ameris Business Checking Account

Every business will need:

- ☐ **Government-issued photo ID** for each owner and signer. (driver's license, state ID, or passport)
- ☐ **Your business Tax ID (EIN) or your Social Security number (SSN)** if you're a sole proprietor with no employees.
- ☐ **Your physical business address and phone number.**
  Note: A P.O. box or virtual address cannot be used as the physical business address.
- ☐ **Ownership details** — Information (Name, date of birth, address and SSN) for:
  1. Anyone who owns 25% or more of the business.
  2. Any additional owners identified as required by account-opening procedures.

  Note: Depending on the business ownership structure, additional owners may be required to provide information during account opening. The banker will advise if additional ownership information is needed.
- ☐ **$50 minimum opening deposit.** You can provide the opening deposit by cash or check.
- ☐ **Your business formation documents,** which depend on your business type:
  - **Sole Proprietor:** Your business Tax ID (EIN), if applicable. Sole proprietors should also provide the owner's Social Security number. DBA/Trade Name/Fictitious Name Registration (if the business operates under a name other than its legal name).
  - **Partnership:** Your partnership agreement listing all partners.
  - **LLC:** Operating agreement and any applicable state registration documents.
  - **Corporation:** Your Articles of Incorporation, plus bylaws or a resolution naming who can open the account.
  - **Nonprofit:** Formation documents, plus proof of nonprofit status, such as an IRS determination letter, if applicable.

Requirements may vary based on your business structure, ownership, state of registration, and bank procedures. Your banker may request additional documentation to complete the account opening.

To Help You Prepare

To make your account opening as smoothly as possible, please plan for all owners and authorized signers to be present. If a signer is unable to attend, your banker will explain the next steps so we can gather the required information.

Have a question about your specific business requirements?

Reach out to your banker directly or call 866-616-6020.

This checklist is intended to help you prepare for account opening. Documentation requirements vary based on business structure, ownership, account purpose, and regulatory requirements. Additional documentation and verification may be required before an account can be opened.