

Opening a new business account at Kawartha Credit Union

Unincorporated Association Membership

Thank you for choosing Kawartha Credit Union for all of your Unincorporated Association Business account needs. Our goal is to exceed member service expectations, and provide you with financial solutions to encourage the growth of your business.

It's a simple 3-step process!

Step 1 - Documentation & Information Requirements:

Please gather and complete the following documents for your Unincorporated Association (including community accounts, organized sports teams, clubs or lodges):

- 1 piece of valid photo identification for each Authorized Signatory and Authorized User
- KCU Consent Form - Authorized Signatory (one for each Authorized Signatory)
- KCU Consent Form - Authorized User (one for each Authorized User, as applicable)

Community Account:

- Memorandum of Association or Constitution
- Bylaws, Association Rules or Membership Resolution
- Certificate of Incumbency listing directors and officers

Organized Sports Teams:

- Letter from league executive confirming existence of league, name of sports team, coaching staff and a list of the league executives.

Club or Lodge:

- Letter from head office on letterhead, confirming the existence of club/lodge, granting authority to open account and use the name.
Letter must identify signing authorities, officers and directors
- Bylaws or Association Rules

Church

- Letters Patent or Canons of the Diocese or Church Manual/Bylaws
- Additional supporting documentation, as necessary (determined via application process)

All KCU forms are available in-branch

Step 2 - Submit Documentation:

Visit any Kawartha Credit Union branch to drop off the completed checklist and required documentation. A Kawartha Credit Union Business Advisor will sit down with you to review the information, discuss your business needs and begin the application process. You will then be contacted within **3-5** business days with the status of your application.

Step 3 – In-Branch Appointment:

Once your Business membership application has been approved, a final appointment (minimum of one hour) is required to sign the application and new account documentation. Signing officers must attend the appointment and provide 1 piece of valid photo ID. Please note that Kawartha Credit Union is a member-owned co-operative. A \$25 share deposit is required, which stays with the account until the account is closed.

Identification Requirements:

- ❑ Kawartha Credit Union requires a legible photocopy of one piece of valid photo identification for each Authorized Signatory and Authorized User. (Original identification required at in-branch appointment).

Schedule of Acceptable Identification

- Valid Driver's Licence* (issued in Canada)
- Valid Passport*
- Ontario Photo ID Card
- Secure Certificate of Indian Status card (issued by the Government of Canada)
- Citizenship Card (issued prior to 2012)
- Permanent Resident Card

*Note: ID may be foreign if equivalent to acceptable type of Canadian Identification

If you are unable to provide one of these options, please visit any one of our 25 convenient branch locations to discuss additional options.

Visit www.kawarthcu.com to see more information on our business account solutions and discover the benefits of membership.

