



Application Date: \_\_\_\_\_

Loan Amount:	Loan Purpose:
Description of Collateral:	

Borrower's Legal Name:	Tax ID:
Borrower's Physical Address:	
Type of Business: ( ) C Corp ( ) S Corp ( ) Partnership ( ) LLC ( ) Other _____	
Principal Contact(s):	Contact information: Work - ( ) - Cell - ( ) - Email Address:
Year Established :	# of Employees: Nature of Business:
List and explain any contingent liabilities (i.e. business guarantees, lawsuits, etc.)	

**Guarantor Information**

Name	Tax I.D. #	DOB:
Address	Email:	Phone:
Name	Tax I.D. #	DOB:
Address	Email:	Phone:

**List All Officers of the Corporation or Owners of the Business**

Name:	Address:
SS#:	Phone:
Title:	% Owner:
Name:	Address:
SS#:	Phone:
Title:	% Owner:

**Accountant Information**

**Attorney Information**

Name:	Name:
Address:	Address:
Phone Number:	Phone Number:





**BUSINESS CUSTOMER IDENTIFICATION, VERIFICATION & DUE DILIGENCE WORKSHEET**

Account Number:		Account Opening Date:	
Account Type:			
Source of Funds:		Branch:	
Purpose of Account:			

**BUSINESS INFORMATION**

Business Name:		Mailing Address: <i>If different from street address</i>	
Street Address:		City, State, ZIP:	
City, State & ZIP:		Primary Contact Name:	
Tax Identification Number:		Primary Contact Email Address:	
Website <i>(if applicable)</i>		Business Telephone Number:	
Description of Business: <i>Be Specific</i>		NAICS Code:	
Additional Locations of Business Operations: <i>City, State</i>		Locations of International Operations: <i>City, Country</i>	
Date of Incorporation: <i>If applicable</i>		Customer Since:	

**BUSINESS OPERATIONS INFORMATION**

Does the business cash checks?	
If the business cashes checks, does the business cash more than \$1,000 per person per day?	
Does the business sell money orders?	
Does the business transmit money (e.g. wire transfers, Western Union, etc.)?	
Does the business exchange currency and/or cryptocurrency?	
Is the business cash-intensive?	
Does the business issue prepaid cards?	
Does the business sell lottery tickets?	
Does the business engage in internet gambling?	
Does the business own or operate privately-owned ATMs?	
Does the business rent ATMs?	
Does the business engage in hemp-related business? If yes, please contact the BSA Officer.	
Does the business engage in marijuana-related business? If yes, please contact the BSA Officer.	
Does the business derive any income directly or indirectly from a marijuana-related business? If yes, please contact the BSA Officer.	
Does the business invest in marijuana-related businesses? If yes, please contact the BSA Officer.	
Does the business invest in, or conduct transactions with, cryptocurrency (e.g. Bitcoin)?	
Please list virtual currency used or accepted.	
Please list virtual currency exchanges used.	
Is there seasonality to the business's operations? If so, note high season.	

**ANTICIPATED ACCOUNT ACTIVITY**

Does the business anticipate making cash deposits?	
<i>Anticipated Monthly Amount:</i> _____	
Does the business anticipate making cash withdrawals?	
<i>Anticipated Monthly Amount:</i> _____	
Does the business anticipate making check deposits?	
<i>Anticipated Monthly Amount:</i> _____	
Does the business anticipate making check withdrawals?	
<i>Anticipated Monthly Amount:</i> _____	
Does the business anticipate receiving electronic deposits?	
<i>Anticipated Monthly Amount:</i> _____	
Does the business anticipate making electronic withdrawals?	
<i>Anticipated Monthly Amount:</i> _____	
Does the business anticipate sending or receiving domestic wire transfers?	
Does the business anticipate sending or receiving international wire transfers?	
<i>List locations:</i> _____	
Will the business use remote deposit or other cash management services?	
Will the business be using mobile banking?	
Does the business anticipate using ACH-related services (e.g. PayPal, Venmo, etc.)?	

**CERTIFICATION**

By signing below (1) I understand that if at anytime the answers to any of the questions on the questionnaire changes, the bank must be notified immediately. I, \_\_\_\_\_, hereby certify, to the best of my knowledge that the information provided is complete and correct.

*Signature of individual opening this account on the business's behalf*

Date

**BENEFICIAL OWNERSHIP INFORMATION**

Please list each individual who, directly or indirectly, owns 25% or more of the business opening this account.

Beneficial Owner Name			
[Address]	[Date of Birth]	[Social Security Number]	[Percentage Ownership, ID Type & Expiration Date]
Beneficial Owner Name			
[Address]	[Date of Birth]	[Social Security Number]	[Percentage Ownership, ID Type & Expiration Date]
Beneficial Owner Name			
[Address]	[Date of Birth]	[Social Security Number]	[Percentage Ownership, ID Type & Expiration Date]
Beneficial Owner Name			
[Address]	[Date of Birth]	[Social Security Number]	[Percentage Ownership, ID Type & Expiration Date]

Please provide the name of at least one person who has control over the business opening this account (e.g. President, CEO, Partner, etc.)

Control Person Name			
[Address]	[Date of Birth]	[Social Security Number]	[Title, ID Type & Expiration Date]

**BENEFICIAL OWNERSHIP CERTIFICATION**

I, \_\_\_\_\_, hereby certify, to the best of my knowledge, that the information contained herein is complete and correct. I also agree to notify Eastern CT Savings Bank of any changes to the Beneficial Ownership information provided within this form.

Name of individual opening this account or applying for a loan on the business's behalf.

Signature of individual opening this account or applying for a loan on the business's behalf

Date

**REGULATION GG CERTIFICATION**

Federal regulations implemented pursuant to the Unlawful Internet Gambling Enforcement Act of 2006 require us to notify our commercial customers that we are prohibited from processing any restricted gambling transactions on their behalf. Restricted transactions involve the collection of internet bets or wagers for businesses engaged in internet gambling transactions (e.g. online gambling casinos) that are made by persons participating in unlawful internet gambling transactions. For instance, we are prohibited from processing any transactions by check, credit or debit card, electronic funds transfers, wire transfers or similar devices for credit to a commercial account if the transaction involves the receipt of an unlawful bet or wager made through the internet. A bet or wager is unlawful if it violates any applicable Federal, State or Tribal laws in which the bet or wager is initiated, received or otherwise made.

By signing below (1) I understand that if at any time the business engages in internet gambling transactions the bank must be notified immediately.

Name of individual opening this account or applying for a loan on the business's behalf.

Signature of individual opening this account or applying for a loan on the business's behalf

Date