

# Membership Eligibility

## \*\*\*\* FOR ALL ACCOUNTS \*\*\*\*

**All parties** on the account will **Require:** DOB, SSN, current address, primary phone #, email and **CURRENT PHOTO ID**. All forms of identification must be valid. Expired documents will NOT be accepted.

### Standard Accounts one of the following:

- Current, unexpired State Issued Identification Card  
If address is not current on ID - Bring in proof of address  
i.e. paystub, lease, bill, etc.
- U.S. Passport

### Youth Accounts:

Social Security Number with one of the following forms of identification:

- Social Security Card
- Birth Certificate
- U.S. Passport

### Specialty Accounts

#### Trust Account:

- Letter of Instruction - This is written instructions from the attorney. Letters of instruction can tell the credit union how the trust should be titled, what accounts the trust should hold, what Taxpayer ID Number to use, etc. We can rely on these instructions instead of trying to interpret the trust itself.

#### and/or

- Certification of Trust/Trust Certificate - A legal document that can be used to certify both the existence of a Trust, as well as to prove a Trustee's legal authority to act. It's shorter than the actual Trust document, and it can offer pertinent information without making every aspect of the Trust public.

#### Estate Account:

- Death certificate of individual in which estate is being opened
- Certified Copy of Domiciliary Letters or Letters of Special Administration - Court document that appoints a personal representative(s) for the estate
- EIN Letter from the IRS

#### Guardianship Account:

- Certified Letters of Guardianship of the Estate - Court issued document appointing guardian(s) authorized to manage the individual's account(s)

#### Representative Payee Account:

- Letter from Social Security office appointing representative payee

*\$5 deposit is required to open a WinCU membership.  
Membership eligibility required.*



SCAN ME



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Credit Union

## Specialty Accounts

A business or organization can join the credit union if a majority of its directors, owners or members are eligible for membership, or the organization has a business location within any geographic limits of the credit union's field of membership. This does not need to be the organization's main office, just a business location.

### Business Account:

#### Limited Liability Corporation (LLC)

- EIN Letter from IRS
  - If a single member LLC account, a Social Security Number may be used
- Articles of Organization currently registered with WDFI
- Operating Agreement (if a multiple member LLC)
- Authorized signers and titles

#### Sole Proprietorship (dba)

- Social Security Number of owner
- If applicable: Business License/Sales Tax Certificate/Seller's Permit/Trademark

#### Corporation

- EIN Letter from IRS
- Articles of Incorporation currently registered with WDFI
- Corporate Resolutions and/or By-Laws
- Authorized signers and titles

#### Not-for-Profit Corporation

- EIN Letter from IRS
- Articles of Incorporation/Organization currently registered with WDFI
- Corporate Resolutions and/or By-Laws
- Meeting minutes documenting current officers and authorized signers with titles

#### General Partnership/Limited Liability Partnership (LLP)/Limited Partnership (LP)

- EIN Letter from IRS
- Articles of Organization currently registered with WDFI
- Partnership Agreement/Limited Partnership (LLP/LP) or Limited Partnership Certificate (LP)

### Organizations:

- EIN Letter from IRS
- Articles of Organization
- By-Laws if applicable
- Meeting minutes documenting current officers and authorized signers with titles

**Other Organizations:** Primarily refers to unincorporated associations (e.g., a softball league, book club, parent-teacher association, benefit, memorial, or campaign). Additional documents may be required, please contact the Account Specialist.

- Individual's Social Security Number opening the account or EIN Letter from IRS
- Letter from account holder or meeting minutes documenting authorized individuals onto account

**For questions regarding Specialty Accounts please contact:**

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