

Type of Entity	Documentary Evidence Accepted	Documents retained by the bank
Individual ***	Unexpired, government-issued identification (address on ID must match address on CIP) If there is an address discrepancy, non-documentary evidence from the individual must be provided. A utility bill or insurance card that reflects the individual and the address given.	None
Living Trust	Copy of the trust agreement and an unexpired, government-issued ID for each trustee or signer on the account. If this is a grantor trust, each grantor must provide an unexpired, government-issued ID.	None
Titled Trust	Copy of the trust agreement and an unexpired, government-issued ID for each trustee or signer on the account. If this is a grantor trust, each grantor must provide an unexpired, government-issued ID.	None
Testamentary Trusts	Copy of the Registration of Trust and each trustee or signer must provide an unexpired, government-issued ID.	None
Estate	Copy of the court order (Letters of Testamentary or Letters Administration) and each individual that will sign on the account must provide an unexpired, government-issued ID.	Court order
Guardianship / Conservatorship	A copy of the court order and each individual that will sign on the account must provide an unexpired, government-issued ID.	Court order
Association / Sole Proprietor *	A copy of the business license document (if one exists) and each agent or sole owner that will be listed on the account is required to provide an unexpired, government-issued ID.	None
Ordinary Partnership*	A copy of the Partnership Agreement and a copy of the business license document are to be obtained. If the entity is unable to provide a Partnership Agreement, business license, or EIN for the partnership, then an unexpired, government-issued ID must be obtained from each partner/agent that will be on the account.	None
Single-Member LLC (with EIN)*	A copy of the certificate of existence and a copy of the business license document are required.	None
Single-Member LLC (without EIN)*	A copy of the certificate of existence and a copy of the business license document (if one exists) are required. If the single-member is an individual, an unexpired, government-issued ID is also required. If the single-member is not an individual, then a copy of the certificate of existence or Articles of Incorporation and a copy of the business license document for the entity.	None
LP, LLC, LLP or Corporation*	A copy of the certificate of existence or Articles of Incorporation and a copy of the business license document are required.	None
Joint Venture*	Identity documents required are dependent on the entities that make up the joint venture.	None

*including client-related trusts