



Money Service Business (MSB)

Account Opening Questionnaire

In order for Unity Bank to establish a deposit relationship with you, we are required to have a full understanding of your business and business needs. Please complete the questionnaire and provide it to your Unity Bank Representative along with the requested documentation to better assist with the account opening process.

By providing this information, it will allow for further review and quick decisioning to determine if a deposit relationship can be established.

Instructions:

- One questionnaire per TAX ID # is needed.
- Unity Bank requires the entire MSB relationship therefore; please fill out information on this questionnaire for each account
- Please complete the application in its entirety. Areas with an (*) are required.

Created: 4/15/2020
Approved: 6/30/2020
Updated: 12/10/2020

MSB Customer

Relationship Profile					
*MSB Information					
Business Name:					
DBA Name:					
Mailing Address:					
City:	State:	Zip:	County:		
Physical Address:					
City:	State:	Zip:	County:		
Tax ID#:		Business Phone #:			
Cellular Phone #:		Business E-mail:			
Are you a Marijuana Related Business (MRB) or affiliated with an MRB? <input type="checkbox"/> Yes <input type="checkbox"/> No					
*Customer Risk Profile					
What is your gross annual revenue?					
How many employees do you have?					
Who is your current bank? <input type="checkbox"/> Regional Bank <input type="checkbox"/> Community Bank <input type="checkbox"/> Credit Union <input type="checkbox"/> Other (Online Banks)					
Reason for leaving previous bank: <input type="checkbox"/> Did not leave current bank <input type="checkbox"/> Location <input type="checkbox"/> Customer Service <input type="checkbox"/> Fees <input type="checkbox"/> Lack of Products <input type="checkbox"/> Rates					
What is the website of your business?					
Who will be conducting transactions at the branch? <input type="checkbox"/> Store Employee <input type="checkbox"/> Runner <input type="checkbox"/> Family Member <input type="checkbox"/> Other:					
What % revenue comes from MSB Activities?					
What is your customer base? <input type="checkbox"/> Local Customers <input type="checkbox"/> Non-Local (other countries, states or cities) <input type="checkbox"/> Both Local and Non-Local					
*Signer Information – 1					
Signer Name:					
Home Address:					
City:	State:	Zip:	County:		
Mailing Address:					
City:	State:	Zip:	County:		
DOB:		SSN:			
Cellular Ph. Number:		Home Ph. Number:			
Business Ph. Number:		Email Address:			
Mother's Maiden Name:		US Citizen: <input type="checkbox"/> Yes <input type="checkbox"/> No			
Employer:		Occupation:			
Signer on accounts (noted below) <input type="checkbox"/> Operating <input type="checkbox"/> Vendor <input type="checkbox"/> Lottery <input type="checkbox"/> ATM					
Are you involved in the government (an elected official)? <input type="checkbox"/> Yes <input type="checkbox"/> No					
What specific area of government? <input type="checkbox"/> Local <input type="checkbox"/> Regional (Domestic) <input type="checkbox"/> National (Domestic) <input type="checkbox"/> Foreign <input type="checkbox"/> N/A					
Who is your current bank for personal use? <input type="checkbox"/> Regional Bank <input type="checkbox"/> Community Bank <input type="checkbox"/> Credit Union <input type="checkbox"/> Other (Online Banks)					

***Signer Information – 2**

Signer Name:							
Home Address:							
City:		State:		Zip:		County:	
Mailing Address:							
City:		State:		Zip:		County:	
DOB:				SSN:			
Cellular Ph. Number:				Home Ph. Number:			
Business Ph. Number:				Email Address:			
Mother's Maiden Name:				US Citizen:	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Employer:				Occupation:			
Signer on accounts (noted below) <input type="checkbox"/> Operating <input type="checkbox"/> Vendor <input type="checkbox"/> Lottery <input type="checkbox"/> ATM							
Are you involved in the government (an elected official)? <input type="checkbox"/> Yes <input type="checkbox"/> No							
What specific area of government?							
<input type="checkbox"/> Local <input type="checkbox"/> Regional (Domestic) <input type="checkbox"/> National (Domestic) <input type="checkbox"/> Foreign <input type="checkbox"/> N/A							
Who is your current bank for personal use? <input type="checkbox"/> Regional Bank <input type="checkbox"/> Community Bank							
<input type="checkbox"/> Credit Union <input type="checkbox"/> Other (Online Banks)							

***Signer Information – 3**

Signer Name:							
Home Address:							
City:		State:		Zip:		County:	
Mailing Address:							
City:		State:		Zip:		County:	
DOB:				SSN:			
Cellular Ph. Number:				Home Ph. Number:			
Business Ph. Number:				Email Address:			
Mother's Maiden Name:				US Citizen:	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Employer:				Occupation:			
Signer on accounts (noted below) <input type="checkbox"/> Operating <input type="checkbox"/> Vendor <input type="checkbox"/> Lottery <input type="checkbox"/> ATM							
Are you involved in the government (an elected official)? <input type="checkbox"/> Yes <input type="checkbox"/> No							
What specific area of government?							
<input type="checkbox"/> Local <input type="checkbox"/> Regional (Domestic) <input type="checkbox"/> National (Domestic) <input type="checkbox"/> Foreign <input type="checkbox"/> N/A							
Who is your current bank for personal use? <input type="checkbox"/> Regional Bank <input type="checkbox"/> Community Bank							
<input type="checkbox"/> Credit Union <input type="checkbox"/> Other (Online Banks)							

***Signer Information – 4**

Signer Name:							
Home Address:							
City:		State:		Zip:		County:	
Mailing Address:							
City:		State:		Zip:		County:	
DOB:			SSN:				
Cellular Ph. Number:			Home Ph. Number:				
Business Ph. Number:			Email Address:				
Mother's Maiden Name:			US Citizen:	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Employer:			Occupation:				
Signer on accounts (noted below) <input type="checkbox"/> Operating <input type="checkbox"/> Vendor <input type="checkbox"/> Lottery <input type="checkbox"/> ATM							
Are you involved in the government (an elected official)? <input type="checkbox"/> Yes <input type="checkbox"/> No							
What specific area of government? <input type="checkbox"/> Local <input type="checkbox"/> Regional (Domestic) <input type="checkbox"/> National (Domestic) <input type="checkbox"/> Foreign <input type="checkbox"/> N/A							
Who is your current bank for personal use? <input type="checkbox"/> Regional Bank <input type="checkbox"/> Community Bank <input type="checkbox"/> Credit Union <input type="checkbox"/> Other (Online Banks)							

***Business Ownership Information – please list all individuals with 25% or more of ownership and indicate if they will be a signer on the account**

	Owner Name	% Ownership	Signer		Control Person	
1.			<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2.			<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3.			<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4.			<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Owners Home Address:

	Street Address	City	State	Zip	Own or Rent	
1.					<input type="checkbox"/> Own	<input type="checkbox"/> Rent
2.					<input type="checkbox"/> Own	<input type="checkbox"/> Rent
3.					<input type="checkbox"/> Own	<input type="checkbox"/> Rent
4.					<input type="checkbox"/> Own	<input type="checkbox"/> Rent

*Operating Account Information	
Account Title:	
Would you like the account title to be printed on bank documents? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Who referred you to Unity Bank?	<input type="checkbox"/> Not referred by anyone
Employee Name:	Other:
How much will you be opening the account with?	
What type of funds will you be using to open the account?	
<input type="checkbox"/> Cash <input type="checkbox"/> Transit Check <input type="checkbox"/> On Us Check <input type="checkbox"/> Internal Transfer <input type="checkbox"/> External Transfer	
Entity Type:	
If LLC, is this a <input type="checkbox"/> C-Corp <input type="checkbox"/> S-Corp <input type="checkbox"/> Partnership	
What will the account be used for? <input type="checkbox"/> Operating <input type="checkbox"/> Payroll <input type="checkbox"/> Escrow	
<input type="checkbox"/> Investment Account <input type="checkbox"/> Savings <input type="checkbox"/> Holdings <input type="checkbox"/> Expenses <input type="checkbox"/> Loan Auto Draft	
<input type="checkbox"/> Personal Use <input type="checkbox"/> Other	
*Vendor Account Information	
Account Title:	
Would you like the account title to be printed on bank documents? <input type="checkbox"/> Yes <input type="checkbox"/> No	
How much will you be opening the account with?	
What type of funds will you be using to open the account?	
<input type="checkbox"/> Cash <input type="checkbox"/> Transit Check <input type="checkbox"/> On Us Check <input type="checkbox"/> Internal Transfer <input type="checkbox"/> External Transfer	
Entity Type:	
What will the account be used for? <input type="checkbox"/> Operating <input type="checkbox"/> Payroll <input type="checkbox"/> Escrow	
<input type="checkbox"/> Investment Account <input type="checkbox"/> Savings <input type="checkbox"/> Holdings <input type="checkbox"/> Expenses <input type="checkbox"/> Loan Auto Draft	
<input type="checkbox"/> Personal Use <input type="checkbox"/> Other	
*Lottery Account Information	
Account Title:	
Would you like the account title to be printed on bank documents? <input type="checkbox"/> Yes <input type="checkbox"/> No	
How much will you be opening the account with?	
What type of funds will you be using to open the account?	
<input type="checkbox"/> Cash <input type="checkbox"/> Transit Check <input type="checkbox"/> On Us Check <input type="checkbox"/> Internal Transfer <input type="checkbox"/> External Transfer	
Entity Type:	
What will the account be used for? <input type="checkbox"/> Operating <input type="checkbox"/> Payroll <input type="checkbox"/> Escrow	
<input type="checkbox"/> Investment Account <input type="checkbox"/> Savings <input type="checkbox"/> Holdings <input type="checkbox"/> Expenses <input type="checkbox"/> Loan Auto Draft	
<input type="checkbox"/> Personal Use <input type="checkbox"/> Other	
*ATM Account Information	
Account Title:	
Would you like the account title to be printed on bank documents? <input type="checkbox"/> Yes <input type="checkbox"/> No	
How much will you be opening the account with?	
What type of funds will you be using to open the account?	
<input type="checkbox"/> Cash <input type="checkbox"/> Transit Check <input type="checkbox"/> On Us Check <input type="checkbox"/> Internal Transfer <input type="checkbox"/> External Transfer	
Entity Type:	
What will the account be used for? <input type="checkbox"/> Operating <input type="checkbox"/> Payroll <input type="checkbox"/> Escrow	
<input type="checkbox"/> Investment Account <input type="checkbox"/> Savings <input type="checkbox"/> Holdings <input type="checkbox"/> Expenses <input type="checkbox"/> Loan Auto Draft	
<input type="checkbox"/> Personal Use <input type="checkbox"/> Other	

*On-Site ATM Information				
Is there an ATM on premise? <input type="checkbox"/> Yes <input type="checkbox"/> No				
Who fills your ATM with cash?				
<input type="checkbox"/> Business Owner <input type="checkbox"/> ATM Owner <input type="checkbox"/> Third Party <input type="checkbox"/> N/A				
Is your ATM: <input type="checkbox"/> Owned <input type="checkbox"/> Leased <input type="checkbox"/> Rented Space <input type="checkbox"/> N/A				
Average cash added monthly to ATM:				
*Anticipated Account Activity (based on monthly dollar average)				
Complete for each account title	Operating	Vendor	Lottery	ATM
Average Cash Deposit \$ Amount:				
Average Cash Withdrawal \$ Amount:				
Average Check Deposit \$ Amount :				
Average Checks Written \$ Amount:				
Average Recurring ACH Credit \$ Amount:				
Average Recurring ACH Debit \$ Amount:				
Average Internet/Phone ACH Credit \$ Amount:				
Average Internet/Phone ACH Debit \$ Amount:				
Average International ACH Credit \$ Amount				
Average International ACH Debit \$ Amount:				
*Anticipated Wire Activity (based on monthly average and conducted on own behalf)				
Complete for each account title	Operating	Vendor	Lottery	ATM
Anticipated # Domestic Wires:				
Average \$ Domestic Wire Credit:				
Average \$ Domestic Wire Debit:				
Anticipated # International Wires:				
Average \$ International Wire Credit:				
Average \$ International Wire Debit:				
*Anticipated MSB Activity (based on monthly dollar average on services offered)				
Complete for each account title	Operating	Vendor	Lottery	ATM
Average Bill Pay Transmitted \$ Amount:				
Average Currency Exchanged \$ Amount :				
Average Travelers Check Cashed \$ Amount:				
Average Travelers Check Issued \$ Amount:				
Average Money Orders Cashed \$ Amount:				
Average Money Orders Issued \$ Amount:				
Average Redeemed Prepaid Cards \$ Amount:				
Average Prepaid Cards Sold \$ Amount:				
Average Redeemed Money Transmitted \$ Amount:				
Average Money Transmitted Issued \$ Amount:				

Additional Information:		
How did you hear about Unity Bank?		
Is business already open for business? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If no, when will it be opened for business?		
What is the nature of your business?		
What products/services do you provide?		
Does your business accept credit cards for payments? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If yes, who is your Merchant Services Provider?		
What other business entities do you own?		
What type of accounts do you have with your current financial institution?		
Are you planning on moving your entire relationship to Unity Bank? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If no, why?		
Who are you agents of (i.e.: Western Union, Money Gram, etc.)?		
Have you seen our advertising? <input type="checkbox"/> Billboard <input type="checkbox"/> Newspapers <input type="checkbox"/> On-line <input type="checkbox"/> Social Media <input type="checkbox"/> TV <input type="checkbox"/> Radio <input type="checkbox"/> N/A		
Forms of Identification (ID)		
Primary ID	Secondary ID	
Unexpired State Driver's License with photo	Unexpired local employee ID card with photo	
Unexpired State ID card with photo and signature	Unexpired Student ID card with photo and school year	
Valid US government or military ID with photo, signature, physical description and expiration date	Current Utility or Cable Bill issued within the last 90-days	
Unexpired US Passport with picture	Unexpired Credit/Debit Card	
Unexpired US Alien registration card (Green Card)	Original Birth Certificate with raised seal	
Armed Forces Photo ID Card	Tax Bill	
Required Documentation		
Please provide the below documentation to your Unity Bank Representative:		
<input type="checkbox"/> Primary ID for each Signer	<input type="checkbox"/> Secondary ID for each Signer	<input type="checkbox"/> SSN for each Signer
<input type="checkbox"/> Mother's Maiden Name for each signer	<input type="checkbox"/> Cell Phone Numbers for each signer	<input type="checkbox"/> Certificate of EIN
<input type="checkbox"/> Names and ID of any business owners that directly or indirectly own 25% or more of equity interest	<input type="checkbox"/> Name of one (1) person that controls, manages or will direct the deposit account (this person can be an owner)	<input type="checkbox"/> Copy of Corporate Papers, i.e.: Articles of Incorporation, Corporate Resolution, Certificate of Formation, Doing Business As or Trading As paperwork
<input type="checkbox"/> ATM Network Provided Contract if you have an ATM on-site and own it	<input type="checkbox"/> ATM Network Provider Contract and Contract with owner/lease if you have a leased ATM on-site	<input type="checkbox"/> Current ATM Funding Agreement and Agreement/Contract of ATM owner if a 3 rd party ATM on-site
<input type="checkbox"/> Vendor contract for the following services: Money Orders, Pre-Paid Phones, Bill Pay, Gift Card Resale, Crypto Currencies, Pre-Paid Cards and Money Transmitting		
<input type="checkbox"/> Copy of most recent bank statement		
If you do not have the above documentation or have questions, please reach out to your Unity Bank representative for further direction.		

Preparer Information

I hereby state that the information above is true, to the best of my knowledge. I also confirm the information here is both accurate and complete and relevant information has not been omitted.

Preparer Printed Name:

Preparer Signature:

Title:

Phone Number:

Date Completed:

Branch Use Only

Received By:

Date Received:

CIP Information Received: Yes No

Date Account Opened:

NAICS Code:

Account Opened By:

Opening Amount:

Source of Funds:

Account #

CRM ID#

Port #

Area Manager Recommendation: