



**BENEFICIAL OWNERSHIP &
BUSINESS RESOLUTION**
Authority to Borrow, Lease, Guarantee, Pledge Collateral, and Negotiate

What is this form?

To help the government fight financial crime, Federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes.

Who must complete this form?

This form must be completed by the person opening a new account or making a qualifying change on behalf of a legal entity with any of the following U.S. financial institutions: (i) a bank or credit union; (ii) a broker or dealer in securities; (iii) a mutual fund; (iv) a futures commission merchant; or (v) an introducing broker in commodities.

For the purposes of this form, a legal entity includes a Corporation, limited liability company, or other entity that is created by a filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States or a foreign country. Legal entity does not include sole proprietorships, unincorporated associations, or natural persons opening accounts on their own behalf.

What information do I have to provide?

This form requires you to provide the name, address, date of birth and Social Security number (or passport number or other similar information, in the case of foreign persons) for the following individuals (i.e., the beneficial owners):

(i) Each individual, if any, who owns, directly or indirectly, 25 percent or more of the equity interests of the legal entity customer (e.g., each natural person that owns 25 percent or more of the shares of a corporation); and

(ii) An individual with significant responsibility for managing the legal entity customer (e.g., a Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, or Treasurer). The number of individuals that satisfy this definition of "beneficial owner" may vary. Under section (i), depending on the factual circumstances, up to four individuals (but as few as zero) may need to be identified. Regardless of the number of individuals identified under section (i), you must provide the identifying information of one individual under section (ii). It is possible that in some circumstances the same individual might be identified under both sections (e.g., the President of Acme, Inc. who also holds a 30 percent equity interest). Thus, a completed form will contain the identifying information of at least one individual (under section (ii)), and up to five individuals (i.e., one individual under section (ii) and four 25 percent equity holders under section (i)). The financial institution may also ask to see a copy of a driver's license or other identifying document for each beneficial owner listed on this form.

Persons opening or making a change to an account on behalf of a legal entity must provide the following information:

a) Name Person Opening Account:

c) Business Name of Legal Entity:

b) Title of Person Opening Account:

d) Street Address of Legal Entity:

e) The following information for each individual, if any, who, directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, owns 25 percent or more of the equity interests of the legal entity listed above:

If no individual meets this definition, please check this box indicating ☐ "Not Applicable"

Name	% of Ownership	Date of Birth	Street Address	Social Security Number

* For foreign persons, please include a passport number and country of issuance or other similar ID number. In lieu of a passport number, foreign persons may also provide an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

f) The following information for one individual with significant responsibility for managing the legal entity listed above, such as:

- An executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or
- Any other individual who regularly performs similar functions. (If appropriate, an individual listed under section (e) above may also be listed in this section (f).)

Name & Title	Date of Birth	Street Address	Social Security Number

* For foreign persons, please include a passport number and country of issuance or other similar ID number. In lieu of a passport number, foreign persons may also provide an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.



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TO: (Name / Address of Lender) Affinity Bank P.O. Box 583 Monroe, GA 30655	FROM: (Name / Address of Business)
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I hereby certify that I am the duly elected and qualified Secretary and keeper of the records and corporate seal of the Business named above, that the following is a true and complete copy of a Resolution duly adopted at a meeting of the Board of Directors of said Business held on the date shown below in accordance with law and the bylaws of said Business, and that my delivery of this Resolution to the Lender ("Lender") certifies that such Resolution is still in full force and effect.

'RESOLVED, that the undersigned Secretary of the Business is hereby authorized and directed to certify to the Lender this Resolution, and that the provisions therein are in conformity with the Articles of Incorporation, Constitution, Charter, Bylaws and/or rules of the Business, and to provide the names and to provide specimen or facsimile signatures, if requested by Lender, of the individuals authorized below, and that this Resolution and the authority thereby conferred shall remain in full force and effect until the Lender receives proper written notification to the contrary, and the Lender may conclusively presume that the Resolution and authorized to sign individual signature(s) are in effect, and that the persons identified in the Resolution as officers of the Business have been duly elected or appointed to and continue to hold such offices.

That the following described officers, employees or agents of this Business whose signatures appear below, are hereby authorized for and on behalf of this Business, to do anything necessary or required to procure loans and negotiate the terms, including interest rate, fees, and charges, for loans, including letters of credit in any form, from the Lender, or, to enter into any form of personal property or fixture lease with the Lender, or, to give this Corporation's guarantee for the debts of the guaranteed borrower listed below to the Lender, from time to time, as they may deem necessary, and to pledge, mortgage, grant a security interest, or convey to the Lender at any time any of the assets, whether personal property or real property, which are owned by this Business as security for such loans or guarantees, and to discount with the Lender any accounts receivable or other paper held by this Business without limit as to amount, and to bind this Business to any origination, renewal, extension, refinancing, or modification of any transaction involving this Business and the Lender;

That the Lender shall be fully protected and held harmless in relying upon this Resolution and shall be indemnified by the Business for any claims, expenses or losses resulting from the honoring of any signature, including any facsimile or other electronically communicated signature, hereby authorized, or refusing to honor any signature not so authorized, regardless of whether or not such signature was genuine and regardless of by whom or by what means the signature may have been communicated or affixed to any instrument or document, if such signature reasonably resembles the specimen or facsimile signature provided to Lender herein or otherwise provided.

And, that all notes or other evidences of such loans, leases, guarantees, renewals, extensions, refinancings, or modifications, and all instruments of pledge, assignment, conveyance, or lien, and the endorsement and transfer of all paper discounted may be signed by any of the individuals whose signatures appear below individually, or as may be specifically set forth as to the number of necessary counter signatures. That means each named individual may sign without any other named individual unless additional signatures are required below under the heading 'number of required additional (counter) signatures'. By way of examples, if '1' is reflected under that heading, then one other named individual would also have to sign with the named individual who is not authorized to sign alone, or, if the space under that heading is left blank or '0' is reflected, the named individual may act alone.'

The following paragraph is only applicable if the ☐ preceding it is marked, e.g. ☒ .
☐ "It is FURTHER RESOLVED, as part of this Resolution, that any _____ officers of

this Business from time to time holding the offices of this Business as reflected in this paragraph may also act on behalf of this Business pursuant and subject to this Resolution as if individually named below: (line out if not applicable) President, any Vice President, any Assistant Vice President, Secretary, Assistant Secretary, Treasurer, Assistant Treasurer. If the space in the preceding sentence between the words 'any' and 'officers' is left blank, any officer empowered to act on behalf of the Business pursuant to this paragraph may act alone.'

DATE OF RESOLUTION:

TITLE	NAME	SIGNATURE	NUMBER OF REQUIRED ADDITIONAL (COUNTER) SIGNATURES
		X	
		X	
		X	
		X	
		X	
		X	
GUARANTEED BORROWER (PERSON OR ENTITY WHOSE DEBT IS BEING GUARANTEED, IF ANY)			
NAME OF GUARANTEED BORROWER		ADDRESS OF GUARANTEED BORROWER	
I further certify that the foregoing are titles, names, and genuine signatures of the present officers, employees and agents of this Business authorized by the above Resolution. Additionally, I certify that the Beneficial Ownership Certification is complete and correct to the best of my knowledge. IN WITNESS WHEREOF, I have hereunto subscribed my name as Business Officer and, if applicable, have affixed the seal of this Business on the date shown below. _____ OFFICER'S SIGNATURE		BUSINESS SEAL (if applicable)	
		_____ DATE	