



BUSINESS ACCOUNT APPLICATION REFERENCE GUIDE

Thank you for your interest in Achieva for your business banking needs.

Eligibility Requirements

Businesses whose operations are located in Florida and who have an active Sunbiz license are eligible to apply. Businesses with certain business purposes will not be eligible.¹

Application Process

1. If you haven't already done so, please complete the application request form here: <https://www.achievacu.com/Business> to get started.
2. You will receive an email from Achieva with your unique link to finish the online application. **Retain this email to save and return to the application at any time.** If you do not receive our email invitation, please check your spam folder.
3. After clicking on the link in the email, you will receive a one-time verification PIN via text message² to apply. **An Achieva employee will NEVER ask you for the verification PIN.**
4. You will then be directed to the application. Here, we will ask for information about your business, you and your owners/officers, which accounts you would like to open, to agree to our terms and conditions, how the business will use the account, and to upload documents.
5. After reviewing the information and documents provided, we will contact you with the status of your application and advise you as to any additional information we may need.

Required Business Documents

The documents required to open an account vary based on your entity type. **To save time, please have your documents ready before beginning the application.** Review the required document checklist on the next page.

Business Accounts Available to Open Online

Achieva's business online account opening application provides the ability to apply for the following business accounts:

- **Business Savings** – Required for all new business members opening business accounts (even if you have an existing consumer account)
- **Business Performance Money Market**
- **Business Essential Checking**
- **Business Performance Checking**

If you would like to open other business accounts, please contact our Member Service Center at **800.593.2274** (Monday - Friday 8 am - 5:30 pm | Saturday 9 am - 1 pm) or visit an [Achieva branch](#) near you.

¹Achieva requires the following for business members: \$15 membership fee, businesses or owners located within the Achieva footprint, active Sunbiz registration of the business, verification of individuals with authority or control of the business entity, and entity documents. Eligible entities include sole proprietors, corporations, limited liability companies, partnerships, and unincorporated associations (non-profit, not-for-profit, and associations). Ineligible businesses include, but are not limited to, businesses with the following purposes: adult entertainment or companion/escort services, auction, auto rental agencies, check cashing institutions, collection agencies, gambling establishments, lottery or raffles, marijuana-related businesses, and money service businesses. ²Standard data and text messaging rates may apply. Contact your mobile carrier for details.

BUSINESS ENTITY DOCUMENTS TO OPEN AN ACCOUNT

Potential Documents For All Business Accounts

- ☐ Government-issued photo ID for each individual owner or signer
- ☐ Employer Identification Number (EIN), FEIN, or Tax Identification Number. Not sure if you need an EIN, refer to the [IRS website](#).
- ☐ Active Sunbiz registration
- ☐ IRS SS-4 filing if EIN is not shown on Sunbiz
- ☐ Business license or business tax receipt
- ☐ Fictitious name filing, if applicable

Sole Proprietor

- ☐ Social Security Number and personal identification (e.g., state-issued driver's license or passport)
- ☐ Business license or tax receipt
- ☐ Legal business name and DBA name, if applicable

Limited Liability Company (LLC)

- ☐ Current and stamped/filed articles or Certificate of Organization (must have proof of filing with state or county). The agreement must provide the names of all the owners as well as the name of the business

Partnership

- ☐ Partnership agreement including the names of all the partners
- ☐ Statement of Authority

Corporation or S-Corporation

- ☐ Articles of Incorporation

Non-Profit or Not-For-Profit Organization

- ☐ Articles of Incorporation
- ☐ Bylaws
- ☐ Organizational Meeting Minutes
- ☐ Filing for federal tax exempt status, if applicable

Association

- ☐ Articles of Association
- ☐ Filing for federal tax exempt status

Franchise

- ☐ Franchise contract