



Appointment Checklists: To prepare for your appointment, please use one or more of the following checklists as a guide to know what to expect and/or have on-hand:

Deposit Accounts Checklist

Account Type	Personal	Youth	Business
<p>Membership Your Piedmont Advantage Credit Union membership begins when you open your PACU Share Savings Account. Having a Share Savings Account represents your “share” as a member-owner.</p>	<p>Share Savings Account Minimum Deposit: \$5.00</p> <p>Documentation:</p> <ul style="list-style-type: none"> Government issued ID, such as driver’s license, state ID card, student ID with photo or passport If address is different from ID, utility bill, voter registration card, credit card statement, etc. Social Security number and Tax ID Number Non-U.S. person (one or more of these) – 9-digit Individual TIN, passport and Country of Issuance, Alien ID Card Number (Green Card) or document number and country issuing any other document with photo and showing nationality or residence 	<p>AI Pacu Club Savings Account Minimum Deposit: \$5.00</p> <p>Minor is the primary owner with parent or legal guardian as joint owner.</p> <p>Minor Owner Documentation:</p> <ul style="list-style-type: none"> Age 0-12 – Social Security card and birth certificate Age 13-15 – Social Security card and birth certificate, government issued ID, such as student ID with photo or passport Age 16-17 – Social Security card and government issued ID, such as driver’s license, state ID card, student ID with photo or passport <p>Parent or Legal Guardian Documentation:</p> <ul style="list-style-type: none"> Refer to Documentation under “Personal” If applicable, guardianship documentation 	<p>Business Share Savings Account Minimum Deposit: \$5.00</p> <p>Owners or Individuals with Operational Control Documentation:</p> <ul style="list-style-type: none"> Government issued ID, such as driver’s license Driver’s license Social Security number and Tax ID Number <p>Business Type Documentation:</p> <ul style="list-style-type: none"> Sole Proprietorship – Assumed Name Certificate, SS-4 IRS Business Tax ID Number letter or tax return and Individual identification Partnership – Assumed Name Certificate, SS-4 IRS Business Tax ID Number letter or tax return and Partnership Agreement and Beneficial Ownership identification Limited Liability Co. – Articles of Organization, current annual report, Operating Agreement, SS-4 IRS Business Tax ID Number letter or tax return and Beneficial Ownership identification Corporation – State Articles of Incorporation, current annual report, bylaws, SS-4 IRS Business Tax ID Number letter or tax return and Partnership Agreement and Beneficial Ownership identification
<p>Other Savings</p>	<p>Minimum Deposits</p> <ul style="list-style-type: none"> Club: \$5.00 HSA: \$5.00 IRA: \$5.00 Money Market: \$1,000.00 Money Market Plus: \$100,000.00 	<p>N/A</p>	<p>Minimum Deposit</p> <ul style="list-style-type: none"> Business Money Market: \$2,500.00
<p>Checking</p>	<p>Minimum Deposits</p> <ul style="list-style-type: none"> Simple+ Checking: \$25.00 More Checking: \$25.00 	<p>Minimum Deposit</p> <ul style="list-style-type: none"> PACU Student Checking: \$25.00 	<p>Minimum Deposit</p> <ul style="list-style-type: none"> Business Checking: \$25.00

Lending Needs Checklist: If you're new to Piedmont Advantage Credit Union, your membership begins when you open your PACU Share Savings Account. Having a Share Savings Account represents your "share" as a member-owner. Refer to Deposit Accounts Checklist, Membership, for details.

Lending Type	Personal
Auto, Boat, Motorcycle, RV and Aircraft	<ul style="list-style-type: none"> • 2 most recent paystubs • 3 most recent bank statements or award letter for the current year • Signed bill of sale or purchase agreement; for refinance from another financial institution, 10-day payoff letter from financial institution; registration, insurance binder/declaration page showing PACU as the lien/loss payee • IF PRIVATE SALE: <ul style="list-style-type: none"> • 10-day payoff and copy of the registration if the vehicle still has a lien on it • Copy of title, front and back, if you don't owe money on vehicle <p>Boat and RV: List of features if not listed on bill of sale from dealer Aircraft: Notarized aircraft appraisal</p>
Credit Cards and Personal Loans and Lines of Credit	<ul style="list-style-type: none"> • 2 most recent paystubs • 3 most recent bank statements or award letter for the current year <p>IF APPLYING FOR MORE THAN \$10,000, provide a list of assets, such as:</p> <ul style="list-style-type: none"> • Real estate with purchased value and current balance of mortgage if applicable • Savings accounts with balances and name of financial institution that holds each account • 401K and IRAs with balances and name of financial institution that holds each account • Vehicles (owned or financed) with VIN and mileage to determine value • Life insurance policies with cash value
Mortgage	<ul style="list-style-type: none"> • Residence address for the past two years • Social Security numbers of all borrowers • Employment history for the past two years • Income information of all borrowers • Home purchase price and how much you'd like to borrow toward the purchase • Address of property you're planning to purchase • Financial institution account information • Information on current debt • Refinancing: The year you purchased the property, its original cost and current loan balance and payment amount • VA Loan: Certificate of eligibility

Lending Type	Business
Auto, Equipment, Real Estate, Working Capital and Aircraft	<p>Business Financial Documentation: 3 years of business tax returns</p> <p>Personal Financial Documentation:</p> <ul style="list-style-type: none"> • 2 years of personal tax returns of all K-1 schedules • Personal bank statement or brokerage account within 30 days <p>Supporting/Additional: Insurance agent's contact information</p>

Specialty Accounts Checklist

Specialty Account	Personal
Estate	<ul style="list-style-type: none"> • EIN (Federal Tax ID) letter • Court documentation appointing person responsible for handling estate, sometimes referred to as executor, administrate, personal representative or executrix of the estate • Court documentation with raised seal, establishing person with authority over an estate of a person who has died • Original copy of death certificate with raised seal (a copy of death certificate will be made)
Guardianship	<ul style="list-style-type: none"> • Court documentation appointing guardianship
Power of Attorney	<ul style="list-style-type: none"> • Copy of the Power of Attorney document
Representative Payee	<ul style="list-style-type: none"> • Copy of documentation issued by the Social Security Administration
Trust	<ul style="list-style-type: none"> • Tax ID number on document provided by IRS • Copy of trust agreement
VA Federal Fiduciary	<ul style="list-style-type: none"> • Copy of documentation issued by the Veteran's Administration