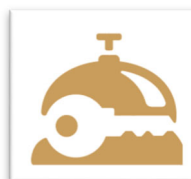




BUSINESS ACCOUNT SWITCH KIT



[Ding here](#) for help with any of these steps or call us at 877-327-7660. We're here to serve you!

We know switching accounts can be hard so we've broken it down step by step to make easier:

Step 1 – Open account

- Start by clicking [here](#) to see which account may be best for your business
- Click below for a list of documents you'll need for the type of account you'll be opening:
[Limited Liability Company \(LLC\)](#) [Corporation](#) [Non-Profit](#)
[Sole Proprietorship](#) [Partnership](#)
- Meet with a SpiritBanker to complete your account opening by clicking the bell above to set an appointment (we can come to you!) or by calling us at 877-327-7660

Step 2 – Transfer

- Payroll: Contact your payroll company with new SpiritBank account information and the date you'd like payroll changed to new SpiritBank account.
- Electronic debits & credits: Contact all vendors who send ACH payments or debits to your account. Click [here](#) for an automatic payment notification form.
- Wire transfers: Provide new [wire instructions](#) to your customers
- Merchant credit card processing: contact merchant services provider with new SpiritBank account information for merchant deposits:

Financial Institution: SpiritBank
ABA Routing #: 103110376

Step 3 – Close old account

- Reconcile old bank account
- Start using your new SpiritBank account!
- Notify previous bank of closing your account. Click [here](#) for a close account request form.

What SpiritBank will then do for you:

- Order new checks, deposit slips, endorsement stamp
- Online Banking: You will sign Internet Banking Agreement and receive credentials with instructions for logging into online banking for the first time.
- If interested in Commercial Internet Banking with wires, ACH, or Positive Pay, a Cash Management Officer will provide training for your staff on these services
- Cash Management Officer will provide all Cash Management Agreements for signature

Other things we can do for you:

- Commercial Internet Banking with optional ACH/payroll and wire transfer services
- Sweep accounts – interest earning accounts for excess balances
- Remote Deposit Capture – deposit multiple checks from your office
- Lockbox – receivables processed by SpiritBank
- Merchant Credit Card Services – accept credit card payments, get a free quote today!
- Payroll Cards – pay employees, eliminate checks, or offer to employees with no checking account
- Positive Pay – Automated fraud detection for checks
- Payroll Services – team of payroll specialists for processing payroll
- Corporate Credit & Purchasing Cards – optional rewards, track expenses, pay one consolidated bill
- Let us know if you're interested in our Cash Management services listed above and a Cash Management Officer will reach out to give you more information

We are so excited for you to be our customer!

WIRE INSTRUCTIONS

Domestic Incoming Wire Instructions (*Wires coming from within the U.S.*):

- Wire to: SpiritBank, Tulsa, OK
- ABA Routing #: 103110376
- Final credit to: (your new SpiritBank account #)
- In the name of: (Name on your new SpiritBank Account)

International Incoming Wire Instructions (*Wires coming from outside the U.S.*):

- Wire to: Bank of Oklahoma, 1 Williams Center, Tulsa, OK
- Swift Code: BAOKUS44
- Further credit to: SpiritBank, #600326658
- Final credit to: (your new SpiritBank account #)
- In the name of: (Name on your new SpiritBank Account)

*Call Center 918-712-9292 (for general questions)
Commercial Client Services 877-327-7660 (A concierge service for commercial clients)*

LIMITED LIABILITY COMPANY (LLC)

Documentation required to open account:

- Certificate of LLC
- Articles of Organization and/or Operating Agreement
 - Single Member LLC may not have Operating Agreement
- Meeting Minutes
- Employer Identification Number (EIN) letter from IRS
 - Single Member LLC may use Social Security Number (SSN)
- Primary Identification for all business signers
- Secondary ID needed for owner if only signer
- Tax Identification Number (SSN, ITIN) of signers
- Occupation and contact information of signers
- If LLC doing business as (DBA) a trade name, Trade Name Report required

Identification Types Accepted		
Primary - Individual	Secondary - Individual	Business
<ul style="list-style-type: none"> • US State Driver's license • US State Issued ID • Military ID Card • US Passport • Other US federal picture ID • If under 18, original or certified birth certificate issued by a US state, jurisdiction or territory or Social Security Card (SSC) • Permanent Resident Card and SSC • Work or Student VISA & SSC • Consular Identification Card • Employment VISA • Border Crossing Card (Issued by the U.S. Department of State) • Individual Taxpayer Identification (ITIN) Letter/Card 	<ul style="list-style-type: none"> • US Birth Certificate • Social Security Card • Auto insurance card with legal name and current local address • Local utility bill in legal name of individual and current local physical address • Credit Card • Property tax bill • Current U.S. voter registration card issued in state of residence • Temporary US Driver's license • Student Identification Card • Tribal Identification Card 	<ul style="list-style-type: none"> • Employer Identification Number (EIN) Letter from IRS • Corporate Entity Documents

GENERAL PARTNERSHIP, LIMITED PARTNERSHIP, LIMITED LIABILITY PARTNERSHIP

Documentation required to open account:

- Partnership Agreement
- Employer Identification Number (EIN) letter from IRS
- Meeting Minutes
- Primary Identification for all business signers
- Tax Identification Number (SSN, ITIN) of signers
- Occupation and contact information of signers
- If doing business as (DBA) a trade name, Trade Name Report required

Identification Types Accepted		
Primary - Individual	Secondary - Individual	Business
<ul style="list-style-type: none"> • US State Driver's license • US State Issued ID • Military ID Card • US Passport • Other US federal picture ID • If under 18, original or certified birth certificate issued by a US state, jurisdiction or territory or Social Security Card (SSC) • Permanent Resident Card and SSC • Work or Student VISA & SSC • Consular Identification Card • Employment VISA • Border Crossing Card (Issued by the U.S. Department of State) • Individual Taxpayer Identification (ITIN) Letter/Card 	<ul style="list-style-type: none"> • US Birth Certificate • Social Security Card • Auto insurance card with legal name and current local address • Local utility bill in legal name of individual and current local physical address • Credit Card • Property tax bill • Current U.S. voter registration card issued in state of residence • Temporary US Driver's license • Student Identification Card • Tribal Identification Card 	<ul style="list-style-type: none"> • Employer Identification Number (EIN) Letter from IRS • Corporate Entity Documents

CORPORATION

Documentation required to open account:

- Certificate of Incorporation
- Articles of Incorporation and/or Bylaws
- Meeting Minutes
- Employer Identification Number (EIN) letter from IRS
- Primary Identification for all business signers
- Tax Identification Number (SSN, ITIN) of signers
- Occupation and contact information of signers
- If Corporation doing business as (DBA) a trade name, Corporation Trade Name Report Required

NON-PROFIT CORPORATION

Documentation required to open account:

- Certificate of Incorporation
- Articles of Incorporation and/or Bylaws
- Meeting Minutes
- Employer Identification Number (EIN) letter from IRS
- Primary Identification for all business signers
- Tax Identification Number (SSN, ITIN) of signers
- Occupation and contact information of signers
- 501(c)3 Tax Exempt Certificate

Accepted forms of identification:

Identification Types Accepted		
Primary - Individual	Secondary - Individual	Business
<ul style="list-style-type: none"> • US State Driver's license • US State Issued ID • Military ID Card • US Passport • Other US federal picture ID • If under 18, original or certified birth certificate issued by a US state, jurisdiction or territory or Social Security Card (SSC) • Permanent Resident Card and SSC • Work or Student VISA & SSC • Consular Identification Card • Employment VISA • Border Crossing Card (Issued by the U.S. Department of State) • Individual Taxpayer Identification (ITIN) Letter/Card 	<ul style="list-style-type: none"> • US Birth Certificate • Social Security Card • Auto insurance card with legal name and current local address • Local utility bill in legal name of individual and current local physical address • Credit Card • Property tax bill • Current U.S. voter registration card issued in state of residence • Temporary US Driver's license • Student Identification Card • Tribal Identification Card 	<ul style="list-style-type: none"> • Employer Identification Number (EIN) Letter from IRS • Corporate Entity Documents

SOLE PROPRIETORSHIP USING EIN (EMPLOYER IDENTIFICATION NUMBER)

Documentation required to open account:

- Trade Name Report or Certificate of Fictitious Name
- Employer Identification Number (EIN) letter from IRS
- Primary Identification for owner (and spouse if signer)
- Secondary ID for owner if only signer
- Tax Identification Number (SSN, ITIN) of signers
- Occupation and contact information of signers

SOLE PROPRIETORSHIP USING SSN (SOCIAL SECURITY NUMBER)

Documentation required to open account:

- Trade Name Report or Certificate of Fictitious Name
- Tax Identification Number (SSN, ITIN) of signers
- Primary Identification for owner (and spouse if signer)
- Secondary ID for owner if only signer
- Occupation and contact information of signers

Identification Types Accepted		
Primary - Individual	Secondary - Individual	Business
<ul style="list-style-type: none"> • US State Driver's license • US State Issued ID • Military ID Card • US Passport • Other US federal picture ID • If under 18, original or certified birth certificate issued by a US state, jurisdiction or territory or Social Security Card (SSC) • Permanent Resident Card and SSC • Work or Student VISA & SSC • Consular Identification Card • Employment VISA • Border Crossing Card (Issued by the U.S. Department of State • Individual Taxpayer Identification (ITIN) Letter/Card 	<ul style="list-style-type: none"> • US Birth Certificate • Social Security Card • Auto insurance card with legal name and current local address • Local utility bill in legal name of individual and current local physical address • Credit Card • Property tax bill • Current U.S. voter registration card issued in state of residence • Temporary US Driver's license • Student Identification Card • Tribal Identification Card 	<ul style="list-style-type: none"> • Employer Identification Number (EIN) Letter from IRS • Corporate Entity Documents