

# Business Account Switch Kit

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

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

## STEP 1 - OPEN AN ACCOUNT

- Start by [clicking here](#) to see which account may be best for your business.
- Click below for a list of documents you will need for the type of account you will be opening:  
[Limited Liability Company \(LLC\)](#)   [Corporation](#)   [Non-Profit](#)   [Sole Proprietorship](#)   [Partnership](#)
- Meet with a SpiritBanker to complete your account opening by [emailing us](#) 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 your new SpiritBank account information and the date you would like payroll changed to your 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 your new SpiritBank account information for merchant deposits:  
FINANCIAL INSTITUTION: SPIRITBANK   ROUTING # 103110376

## STEP 3 - CLOSE OLD ACCOUNT

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

## WHAT SPIRITBANK WILL THEN DO FOR YOU:

- Order new checks, deposit slips and/or endorsement stamp.
- Online Banking: You will sign an 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.
- The 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.
- Merchant Credit Card Services - accept credit card payments, get a free quote today!
- Payroll Cards - pay employees, eliminate checks, or offer to employees who do not have a 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 are interested in our Cash Management services listed above, and a Cash Management Officer will reach out to give you more information.

**SpiritBank**  
Member FDIC

[spiritbank.com](http://spiritbank.com)

*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 AN ACCOUNT:

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

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

# *General Partnership, Limited Partnership, Limited Liability Partnership*

## DOCUMENTATION REQUIRED TO OPEN AN ACCOUNT:

- Signed Partnership Agreement
- Employer Identification Number (EIN) letter from IRS, or a signed tax return.
- 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, a Trade Name Report is required.

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

# Corporation and Non-Profit Corporation

## CORPORATION

### DOCUMENTATION REQUIRED TO OPEN AN ACCOUNT:

- Certificate of Incorporation, or Certificate of Reinstatement.
- Signed Articles of Incorporation and/or Bylaws
- Employer Identification Number (EIN) letter from IRS, or a signed tax return.
- 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, a Corporation Trade Name Report is required.

## NON-PROFIT CORPORATION

### DOCUMENTATION REQUIRED TO OPEN AN ACCOUNT:

- Certificate of Incorporation, or Certificate of Reinstatement.
- Signed Articles of Incorporation and/or Bylaws
- Employer Identification Number (EIN) letter from IRS, or a signed tax return.
- 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

	ID TYPES ACCEPTED	
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# Sole Proprietorship

## SOLE PROPRIETORSHIP USING EIN (EMPLOYER IDENTIFICATION NUMBER)

### DOCUMENTATION REQUIRED TO OPEN AN ACCOUNT:

- Trade Name Report or Certificate of Fictitious Name
- Employer Identification Number (EIN) letter from IRS, or a signed tax return.
- Primary Identification for owner (and spouse if signer)
- Secondary ID for owner if they are the 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 AN 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 they are the only signer
- Occupation and contact information of signers

		ID TYPES ACCEPTED	
PRIMARY- INDIVIDUAL	SECONDARY- INDIVIDUAL	BUSINESS	
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