

LLC AUTHORIZATION TO OPEN BANK ACCOUNT(S)

[LLC NAME]

COMPANY INFORMATION

LLC Name: [LEGAL NAME] **State of Formation:** [STATE] **Date of Formation:** [DATE] **EIN:** [EMPLOYER IDENTIFICATION NUMBER]

Principal Office: [STREET ADDRESS] [CITY, STATE ZIP CODE]

Registered Agent: [AGENT NAME] [AGENT ADDRESS]

RESOLUTION DATE

Date of Resolution: [DATE] **Adopted By:** [MEMBERS / MANAGERS]

METHOD OF ADOPTION

This resolution was adopted by: (Check one)

- [ ] **Written Consent** of [MEMBERS / MANAGERS] without meeting
- [ ] **Vote at Meeting** held on [DATE]
- [ ] **Unanimous Consent** of all [MEMBERS / MANAGERS]

MEETING DETAILS (If Applicable)

Date: [DATE] **Time:** [TIME] **Location:** [ADDRESS / VIRTUAL] **Quorum Present:** [YES / NO]

Attendees:

- [NAME] - [%] ownership
- [NAME] - [%] ownership
- [NAME] - [%] ownership

RECITALS

WHEREAS, [LLC NAME] is a limited liability company duly organized under the laws of the State of [STATE];

WHEREAS, the [MEMBERS / MANAGERS] deem it necessary and in the best interest of the Company to establish one or more bank accounts;

WHEREAS, it is necessary to designate persons authorized to open and operate such accounts on behalf of the Company;

NOW, THEREFORE, BE IT RESOLVED by the [MEMBERS / MANAGERS] as follows:

ARTICLE I: BANK ACCOUNT AUTHORIZATION

1.1 Authority to Open Accounts. The Company is hereby authorized to open and maintain the following types of accounts at one or more financial institutions:

- [ ] Business Checking Account(s)
- [ ] Business Savings Account(s)
- [ ] Money Market Account(s)
- [ ] Line of Credit
- [ ] Merchant Services Account
- [ ] Credit Card Account(s)
- [ ] Other: [SPECIFY]

1.2 Financial Institution(s). The Company may establish accounts at the following institution(s):

Primary Bank:

- Bank Name: [NAME]
- Branch Location: [ADDRESS]
- Bank Website: [URL]

Additional Banks (If Applicable):

- Bank Name: [NAME]
- Branch Location: [ADDRESS]

1.3 Multiple Accounts. The authorized persons may open multiple accounts at multiple institutions as deemed necessary for Company business.

ARTICLE II: AUTHORIZED SIGNERS

2.1 Designated Authorized Persons. The following individuals are hereby authorized to act on behalf of the Company with respect to bank accounts:

Primary Authorized Signer #1

Name: [FULL LEGAL NAME] **Title:** [MEMBER / MANAGER / PRESIDENT / TREASURER / OTHER] **Address:** [STREET ADDRESS] [CITY, STATE ZIP CODE] **Phone:** [NUMBER] **Email:** [EMAIL] **SSN/Tax ID:** [LAST 4 DIGITS: XXXX] **Date of Birth:** [DATE]

Primary Authorized Signer #2

Name: [FULL LEGAL NAME] **Title:** [MEMBER / MANAGER / PRESIDENT / TREASURER / OTHER] **Address:** [STREET ADDRESS] [CITY, STATE ZIP CODE] **Phone:** [NUMBER] **Email:** [EMAIL] **SSN/Tax ID:** [LAST 4 DIGITS: XXXX] **Date of Birth:** [DATE]

Additional Authorized Signer(s)

Name: [FULL LEGAL NAME] **Title:** [TITLE] **Signing Authority:** [FULL / LIMITED]

ARTICLE III: SIGNING AUTHORITY

3.1 Signature Requirements. Bank accounts shall be operated with the following signature requirements:

For Checks and Withdrawals:

- [ ] **Any One Signature** - Any authorized signer may sign alone
- [ ] **Two Signatures Required** - Any two authorized signers must sign
- [ ] **Specific Combinations:** [SPECIFY REQUIREMENTS]
- [ ] **Amount Thresholds:**
  - Under $[AMOUNT]: One signature
  - $[AMOUNT] to $[AMOUNT]: Two signatures
  - Over $[AMOUNT]: [NUMBER] signatures

For Electronic Transfers/ACH:

- [ ] Any one authorized signer
- [ ] Two authorized signers required
- [ ] Other requirements: [SPECIFY]

For Wire Transfers:

- [ ] Any one authorized signer
- [ ] Two authorized signers required
- [ ] Amount threshold: $[AMOUNT]
- [ ] Other requirements: [SPECIFY]

ARTICLE IV: POWERS GRANTED

4.1 General Powers. The authorized persons shall have full power and authority to:

- [ ] Open, maintain, and close bank accounts
- [ ] Deposit funds, checks, and other instruments
- [ ] Withdraw funds from accounts
- [ ] Sign checks on behalf of the Company
- [ ] Transfer funds between accounts
- [ ] Endorse checks and instruments for deposit
- [ ] Execute wire transfers
- [ ] Initiate and authorize ACH transactions
- [ ] Apply for and use business debit cards
- [ ] Apply for lines of credit
- [ ] Access online banking and mobile banking
- [ ] Order checks and deposit slips
- [ ] Reconcile bank statements
- [ ] Establish automatic payments and transfers
- [ ] Enter into cash management agreements
- [ ] Pledge accounts as collateral (with additional approval)
- [ ] Execute all documents required by financial institutions

4.2 Documentation Authority. The authorized persons may execute, deliver, and accept all documents, agreements, and instruments necessary or convenient to establish and operate bank accounts, including but not limited to:

- Account applications and agreements
- Signature cards
- Banking resolutions required by financial institutions
- Direct deposit authorizations
- ACH agreements
- Wire transfer agreements
- Online banking agreements
- Debit card agreements
- Merchant services agreements
- Other banking documents

ARTICLE V: SPECIFIC ACCOUNT DETAILS (If Known)

Account Information: (Complete if opening specific account)

Account Type: [CHECKING / SAVINGS / MONEY MARKET] **Account Name:** [COMPANY NAME] **Initial Deposit:** $[AMOUNT] **Source of Funds:** [MEMBER CONTRIBUTION / COMPANY FUNDS / OTHER]

Account Features Requested:

- [ ] Online banking access
- [ ] Mobile banking access
- [ ] Business debit cards for authorized signers
- [ ] Check writing privileges
- [ ] ACH services
- [ ] Wire transfer services
- [ ] Merchant services
- [ ] Overdraft protection
- [ ] Other: [SPECIFY]

ARTICLE VI: DEBIT AND CREDIT CARDS

6.1 Business Debit Cards. The following individuals are authorized to receive and use business debit cards linked to Company accounts:

Name	Title	Card Limit (if applicable)
[NAME]	[TITLE]	$[AMOUNT / UNLIMITED]
[NAME]	[TITLE]	$[AMOUNT / UNLIMITED]

6.2 Business Credit Cards. The Company is authorized to apply for business credit cards, and the following individuals are authorized as cardholders:

Name	Title	Credit Limit
[NAME]	[TITLE]	$[AMOUNT]
[NAME]	[TITLE]	$[AMOUNT]

ARTICLE VII: ONLINE AND MOBILE BANKING

7.1 Access Authorization. The authorized persons are granted access to online and mobile banking services with the following permissions:

Name	View Balance	Transfer Funds	Bill Pay	Wire Transfer	User Administration
[NAME]	☑ Yes	☑ Yes	☑ Yes	☑ Yes	☑ Yes
[NAME]	☑ Yes	☑ Yes	☑ Yes	☐ No	☐ No

7.2 Multi-Factor Authentication. All online banking access shall use multi-factor authentication as required by the financial institution.

ARTICLE VIII: BORROWING AUTHORITY

8.1 Lines of Credit. The authorized persons [ARE / ARE NOT] authorized to apply for and utilize business lines of credit up to $[AMOUNT] without additional Member/Manager approval.

8.2 Loans. Applications for business loans exceeding $[AMOUNT] require:

- [ ] Unanimous Member/Manager approval
- [ ] [%] Member/Manager approval
- [ ] Board/Manager approval
- [ ] No additional approval required

ARTICLE IX: MERCHANT SERVICES

9.1 Merchant Account Authorization. The Company is authorized to establish merchant services accounts for accepting credit card and electronic payments.

9.2 Authorized Persons. The following individuals may set up and manage merchant accounts:

- [NAME] - [TITLE]
- [NAME] - [TITLE]

ARTICLE X: THIRD-PARTY ACCESS

10.1 Accountant Access. The Company's accountant or bookkeeper may be granted [VIEW ONLY / LIMITED / FULL] access to account information for accounting purposes.

Accountant/Bookkeeper Information:

- Name: [NAME]
- Firm: [FIRM NAME]
- Access Level: [SPECIFY]
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10.2 Payroll Service Access. If applicable, payroll service providers may be granted access for payroll processing:

- Provider: [COMPANY NAME]
- Access Level: [ACH DEBIT ONLY / FULL ACCESS]

ARTICLE XI: CERTIFIED COPY

11.1 Certification. The Secretary of the Company is authorized to certify copies of this resolution and provide certified copies to any financial institution as proof of the authority granted herein.

11.2 Reliance. Financial institutions are entitled to rely on this resolution until written notice of revocation is delivered.

11.3 No Personal Liability. No authorized person acting in accordance with this resolution shall have personal liability to the Company or its Members for such actions taken in good faith.

ARTICLE XII: DURATION AND AMENDMENT

12.1 Effective Date. This resolution is effective immediately upon adoption.

12.2 Duration. This resolution shall remain in effect until modified or revoked by subsequent resolution of the [MEMBERS / MANAGERS].

12.3 Amendment. This resolution may be amended by [UNANIMOUS / MAJORITY] vote of the [MEMBERS / MANAGERS].

12.4 Revocation. Individual signing authority may be revoked by written notice to the financial institution(s).

ARTICLE XIII: CHANGES IN AUTHORIZED PERSONS

13.1 Adding Signers. Additional authorized persons may be added by [MEMBER / MANAGER] resolution and written notice to financial institution(s).

13.2 Removing Signers. Authorized persons may be removed by:

- Written notice to financial institution(s)
- [MEMBER / MANAGER] resolution
- Automatic removal upon termination of employment/membership

13.3 Notification Requirement. The Company shall promptly notify financial institution(s) of any changes in authorized persons.

ARTICLE XIV: ACCOUNT CLOSURE

14.1 Authority to Close. Authorized persons may close accounts with approval of [ANY ONE SIGNER / TWO SIGNERS / MEMBER/MANAGER VOTE].

14.2 Final Accounting. Upon closure, final accounting must be provided to [MEMBERS / MANAGERS / ACCOUNTANT].

ARTICLE XV: OPERATING AGREEMENT COMPLIANCE

15.1 Consistency. This resolution is adopted in accordance with the Company's Operating Agreement dated [DATE].

15.2 Banking Provisions. This resolution supplements and does not conflict with any banking provisions in the Operating Agreement.

CERTIFICATION

I hereby certify that I am the duly elected and acting [SECRETARY / MANAGER / MEMBER] of [LLC NAME], and that the foregoing resolution was duly adopted by the [MEMBERS / MANAGERS] of the Company on [DATE], and that such resolution is now in full force and effect.

Certified by:

[NAME] [TITLE: Secretary / Manager / Member] Date: _____

Company Seal (If Applicable)

CONSENT AND APPROVAL

The undersigned [MEMBERS / MANAGERS] hereby consent to and approve this resolution:

[MEMBER/MANAGER] #1:

[NAME] [TITLE] Date: _____
[MEMBER/MANAGER] #2:

[NAME] [TITLE] Date: _____

[MEMBER/MANAGER] #3:

[NAME] [TITLE] Date: _____

ACKNOWLEDGMENT BY AUTHORIZED SIGNERS

The undersigned acknowledge their appointment as authorized signers and agree to act in accordance with this resolution:

AUTHORIZED SIGNER #1:

[NAME] Date: _____

AUTHORIZED SIGNER #2:

[NAME] Date: _____

ATTACHMENTS

The following documents should be attached when presenting to bank:

- [ ] Articles of Organization (certified copy)
- [ ] Operating Agreement
- [ ] EIN Confirmation Letter (IRS Form CP 575 or SS-4)
- [ ] Certificate of Good Standing (if required)
- [ ] Government-issued ID for all authorized signers
- [ ] Initial deposit check or proof of funds
- [ ] Business license (if applicable)

This resolution should be maintained in the Company's minute book and certified copies provided to all financial institutions where accounts are established.