APPENDIX A: ACCEPTABLE FORMS OF IDENTIFICATION
PERSONAL AND BUSINESS BANKING

Section 326 of the USA PATRIOT Act requires each bank to implement a written Customer Identification Program (“CIP”) that is appropriate for its size and type of customers which includes certain minimum requirements. It is the policy of Helm Bank USA to determine and verify the identity of all its customers, domestic and foreign, in compliance with Section 326 of the USA PATRIOT Act.

Two (2) Primary Documents or a combination of one (1) Primary Document and one (1) Secondary Document must be obtained, reviewed and copied.

A. Primary Documents

- U.S. or Foreign Passport
- U.S. Driver’s License
- U.S. State Issued Identification
- Military Identification
- National Identity Card
- Foreign Cedula
- Alien Registration Card (Permanent Resident Card)
- Concealed Weapons Permit

All Primary Identification Documents should be unexpired and must bear individual’s date of birth, citizenship or permanent residence bearing, holder’s signature, and a photograph with a reasonable likeness of the individual.

B. Secondary Documents

- U.S. Visa
- Employment Identification Card
- University/College Identification
- U.S. or Foreign Voter’s registration card
- Unexpired Foreign Driver’s License
- Unexpired Foreign Identification Card
- Birth Certificate (for minors)
- Medicaid, Medicare, or other health insurance card (only for Elderly or Disabled Persons)
- Utility Bills (only for Elderly or Disabled Persons)

ONLY FOR BUSINESS BANKING

For each business entity opening a new account, Helm Bank USA must verify its identity by means of legal formation documents. The document must be certified and/or registered with the appropriate authority in the state or country of organization of the entity. A copy of the documentation must be included in the account opening package.

Two (2) Primary Documents or a combination of one (1) Primary Document and one (1) Secondary Document must be obtained, reviewed and copied.
A. Primary Documents

- Articles of Incorporation (or Articles of Association)
- Partnership Agreement
- Trust Agreement
- Or Applicable legal formation document

B. Secondary Documents

- Certificate of Good Standing (or printout from an acceptable on-line database) issued within previous 12 months.
- Government Issued business license
- Chamber of Commerce Registration
- Mercantile Registry Registration
- Other Official State, National or Foreign Registration

APPENDIX B: VERIFICATION OF PERMANENT ADDRESS
PERSONAL AND BUSINESS BANKING

- Utility Bill (cannot be older than 90 days).
- Valid Official Government or State Identification.
- Valid provincial or state Driver License.
- Car or Vehicle Registration.
- Copy of Voter’s Registration.
- Copy of Real Estate Property Title.
- Copy of Real Estate Property Tax Bill.
- Copy of a Lease Agreement.
- Medical Bill (not older than 90 days).
- Bank Statement (not older than 90 days).

All documents listed above must contain the following information:

- Customer’s Name
- Customer’s Permanent Address (PO BOX is not acceptable).

APPENDIX C: LEGAL DOCUMENTS REQUIRED BASED ON ENTITY TYPE
BUSINESS BANKING

Corporations

- Articles of Incorporation
- By Laws (if applicable)
- Certificate of Good Standing (or printout from an acceptable on-line database) issued within previous 12 months.
- Certificate of Incumbency (if applicable).
- Current Director Appointments (if not disclosed in documents listed above).

LLC - Limited Liability Company or “S.R.L-Sociedades de Responsabilidad Limitada”

- Articles of Incorporation (USA), or “Estatutos de Constitución” (Hispanic Countries).
- Operating Agreement (included the Addendum or “Anexo” which discloses the name of the members and their ownership percentages).
- Current Manager Appointments (if not disclosed in documents listed above).
Partnerships
- Partnership Agreement.
- Current Appointment of Limited Partner (only for Limited Partnerships).
- Current Appointment of General Partner.
- Certificate of Good Standing (or printout from an acceptable on-line database) issued within previous 12 months.
  (If the partnership has been incorporated or registered, depending on local laws.)
- Current Appointments of Legal Representative(s) for each partner (in the event that they are entities, if not disclosed in documents listed above).
- Certificate of Incumbency (if applicable).

Non-for-Profit Organizations
- Articles of Incorporation and “By Laws”.
- Official Document which evidences Non-for-Profit status.
- Official Document which evidences tax exempt status (if applicable).
- Current appointments of the Directors (if not disclosed in documents listed above).
- Organizational Structure Chart (BSA/AML requirement for this type of entity).
- Occupational License (optional).
- Official/Business Newspaper Ad or “Anuncio en la Gaceta Oficial del país” (optional).

Sole Proprietorships
- Fictitious Trade Name, State or Local Registration (if applicable).
- Certificate of Authority
- License to Operate (if applicable).

Trust or “Acuerdos Fiduciarios”
- Governing Trust Document (Trust Agreement or “Acuerdo de Administración Fiduciaria”).
- Amendments and/or Codicils.
- Current Appointment of Trustee(s) and Director(s).
- Certificate of Incumbency (if applicable).

Estates / Guardianships
- Certified Court Order naming the Legal Representative.
- Certified Letters of Administration detailing the Legal Representative’s powers.

Private Investment Companies (PIC)
- Articles of Incorporation or applicable legal formation document.
- Certificate of Good Standing (or printout from an acceptable on-line database) issued within previous 12 months.
- Copy of Shares Registry and Copy of Shares Certificates.
- Current Appointment of Directors (if not disclosed in documents listed above).
- Certificate of Incumbency (if applicable).

Cooperatives
- “Estatutos de Asociación Cooperativa” or “Estatutos de Formación”.
- Certificate of Good Standing (or printout from an acceptable on-line database) issued within previous 12 months or “Certificación de Existencia Legal y Cumplimiento de Obligaciones Fiscales”.
- Certificación de Representante(s) Legal y Director(es).
- Current Director Appointments.
Foundations

- Statutory Document or “Acta Fundacional”.
- Reglamento de la Fundación.
- Current Appointment of the Foundation’s “Protector”.
- Current Appointment of the Directors.
- Certificate of Good Standing (or printout from an acceptable on-line database) issued within previous 12 months.
- Certificate of Incumbency (if applicable).