



CERTIFICATION OF BENEFICIAL OWNER(S) CERTIFICATION FORM

What is this form?

To help the government fight financial crime, Federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes.

Who has to complete this form?

This form must be completed by any person opening a new account on behalf of a **legal entity** with any of the following U.S. financial institutions: (i) a bank or credit union; (ii) a broker or dealer in securities; (iii) a mutual fund; (iv) a futures commission merchant; and (v) an introducing broker in commodities.

For the purposes of this form, a **legal entity** includes a corporation, limited liability company, or other entity that is created by a filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States or a foreign country. **Legal entity** does not include sole proprietorships, unincorporated associations, or natural persons opening accounts on their own behalf.

What information do I have to provide?

When you open a new account on behalf of a legal entity, the financial institution will ask for information about the legal entity's **beneficial owner(s)**, including their name, address, date of birth and social security number (or passport number or other similar information, in the case of Non-U.S. persons). The financial institution may also ask to see a copy of a driver's license or other identifying document for each beneficial owner listed on this form.

Beneficial owners are:

(1) Each individual, if any, who owns, directly or indirectly, 25 percent or more of the equity interests of the legal entity customer (*e.g.*, each natural person that owns 25 percent or more of the shares of a corporation; **and**

(2) An individual with significant responsibility for managing the legal entity customer (*e.g.*, a Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, or Treasurer).

The number of individuals that satisfy this definition of "beneficial owner" may vary. Under section (1), depending on the factual circumstances, up to four individuals (but as few as zero) may need to be identified. Regardless of the number of individuals identified under section (1), you must provide the identifying information of one individual under section (2). It is possible that in some circumstances the same individual might be identified under both sections (*e.g.*, the President of Acme, Inc. who also holds a 30% equity interest). Thus, a completed form will contain the identifying information of at least one individual (under section (2)), and up to five individuals (*i.e.*, one individual under section (2) and four 25 percent equity holders under section (1)) ***a legal entity may have multiple "beneficial owners," this form requires you to list only those that own 25% or more (up to five) under each of the two prongs of the definition above. If appropriate, the same individuals may be listed under both prongs.*** The financial institution may also ask to see a copy of a driver's license or other identifying document for each beneficial owner and controller listed on this form.



CERTIFICATION OF BENEFICIAL OWNER(S)
The information contained in this Certification is sought pursuant to Section 1020.230 of Title 31 of the United States Code of Federal Regulations (31 CFR 1020.230).

All persons opening an account on behalf of a legal entity must provide the following information:¹

First Name of Natural Person Opening Account	Middle Initial	Last Name
Title of Natural Person Opening Account		

Name of Legal Entity for Which the Account is Being Opened	
Type of Legal Entity for Which the Account is Being Opened	
Physical Legal Entity Address (<i>Cannot be a PO Box</i>)	

SECTION I

Please provide the following information for **each** individual(s)², if any, who, directly or indirectly, through any contract arrangement, understanding, relationship, or otherwise **owns 25% or more** of the equity interests of the legal entity listed above.

Check here if no individual meets this definition and complete Section II and RNNC Form.

Check here if no one individual owns 25% or more of the equity interests of the legal entity and complete Section II.

Beneficial Owner

First Name	Last Name	Middle Initial	Date of Birth	Ownership %
Physical Address	City	State		Zip/Postal Code
Country	SSN (U.S. Persons)	For Non – U.S. Persons (SSN, Passport Number of other similar identification number)		
Country of Issuance:				

Second Beneficial Owner (If Required)

First Name	Last Name	Middle Initial	Date of Birth	Ownership %
Physical Address	City	State		Zip/Postal Code
Country	SSN (U.S. Persons)	For Non – U.S. Persons (SSN, Passport Number of other similar identification number)		
Country of Issuance:				

Third Beneficial Owner (If Required)

First Name	Last Name	Middle Initial	Date of Birth	Ownership %
Physical Address	City	State		Zip/Postal Code
Country	SSN (U.S. Persons)	For Non – U.S. Persons (SSN, Passport Number of other similar identification number)		
Country of Issuance:				

Fourth Beneficial Owner (If Required)

First Name	Last Name	Middle Initial	Date of Birth	Ownership %
Physical Address	City	State		Zip/Postal Code
Country	SSN (U.S. Persons)	For Non – U.S. Persons (SSN, Passport Number of other similar identification number)		
Country of Issuance:				

¹ Modeled from FinCEN Appendix A, Certification Regarding Beneficial Owners of Legal Customers

² We may also ask to see a copy of a driver's license or other identifying document for each beneficial owner listed on this form.



SECTION II

Please provide the following information for an individual with significant responsibility for managing or directing the legal entity listed above: such as:

- Executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or
- Any other individual who regularly performs similar functions.

(If appropriate, an individual listed under the ownership section above may also be listed in the section below).

First Name	Last Name	Middle Initial	Date of Birth	Title
Physical Address	City	State		Zip/Postal Code
Country	SSN (U.S. Persons)	For Non – U.S. Persons (SSN, Passport Number of other similar identification number)		
		Country of Issuance:		

I, _____ (*name of person opening account*), hereby certify, to the best of my knowledge, that the information provided above in Section I and Section II is complete and correct. I also agree to promptly notify Old Dominion National Bank of any change in such information listed above.

Signature: _____ Date: _____

Legal Entity Identifier (Optional) _____

For ODNB Use Only:

	Type of Document	Document ID Number	Place of Issuance	Date of Issuance	Expiration Date
Owner 1	<input type="checkbox"/> Driver's License <input type="checkbox"/> _____				
Owner 2	<input type="checkbox"/> Driver's License <input type="checkbox"/> _____				
Owner 3	<input type="checkbox"/> Driver's License <input type="checkbox"/> _____				
Owner 4	<input type="checkbox"/> Driver's License <input type="checkbox"/> _____				
Control	<input type="checkbox"/> Driver's License <input type="checkbox"/> _____				

*** Beneficial Ownership Certification Form must be completed in its entirety prior to account opening. Exceptions require approval from the Chief Operations Officer**

Completed By: _____ Date: _____