



CERTIFICATION OF BENEFICIAL OWNER(S)

I. LEGAL ENTITY INFORMATION

LEGAL ENTITY NAME	LEGAL ENTITY EIN/TIN
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II. BENEFICIAL OWNERS

For each individual noted below, the Bank is required to collect documentation to substantiate Name, Address, Date of Birth and Social Security Number/Other Identifier*. Failure to provide this documentation will result in account declination and/or affect your relationship with the Bank.

CONTROL PERSON SECTION

The **Control Person** section **MUST** be completed for **ALL** covered legal entities. Please provide information for **one** individual with significant responsibility for managing or directing the entity. If the Control Person is also an Equity Owner, there is no need to fill out that individual's information again in the Equity Owner Section below.

Check this box if the controlling person is also a beneficial owner with an equity interest of 25% or more and indicate percentage of ownership.

CONTROL PERSON NAME	OWNERSHIP % (IF APPLICABLE)
SSN	OTHER IDENTIFIER (IF NO SSN)

EQUITY OWNER SECTION

The Equity Owner section **MUST** be completed for **each** individual who owns, **directly or indirectly**, 25% or more of the legal entity.

BENEFICIAL OWNER #1 NAME	OWNERSHIP %
SSN	OTHER IDENTIFIER (IF NO SSN)

BENEFICIAL OWNER #2 NAME	OWNERSHIP %
SSN	OTHER IDENTIFIER (IF NO SSN)

BENEFICIAL OWNER #3 NAME	OWNERSHIP %
SSN	OTHER IDENTIFIER (IF NO SSN)

BENEFICIAL OWNER #4 NAME	OWNERSHIP %
SSN	OTHER IDENTIFIER (IF NO SSN)

III. CERTIFICATION

I, _____ (printed full legal name of person associated with the legal entity that is opening the account), hereby certify, to the best of my knowledge, that the information provided above, or in electronic form on the Sterling's computer system, is complete and correct and that, upon any subsequent change, understand my obligation to notify the Bank of any such changes. The E-Transmission of this Certification shall be as effective as delivery of a manually signed Certificate and shall have the same legal effect as a live pen and ink signed paper original. "E-Transmission" means the communication of this Certification by e-mail or any system used to receive or transmit faxes electronically."

Signature _____ Position _____ Date _____

*In lieu of a social security or passport number, foreign persons may provide an alien identification card number or number and country of issuance of any other government-issued document evidencing nationality or residence bearing a photograph or similar safeguard.

IV. GENERAL INSTRUCTIONS

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.

Why am I filling out this form now?

In order to comply with these regulations, the Bank has developed a list of client actions, among other items, that constitute triggering events for which the client must provide beneficial ownership information and documentation to the Bank. These triggering events apply not only to new clients, but to existing clients and are verified at each subsequent triggering event. Triggering events include, but are not limited to, an account opening.

Who has to complete this form?

This form must be completed at the initial triggering event and verified at each subsequent triggering event. Should the beneficial ownership information change, a new certification must be filled out and submitted along with the new beneficial ownership information and documentation.

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. The definition of legal entity **does not include** the following entity types:

- Unincorporated associations
- Sole proprietorships
- Publicly traded companies
- Public accounting firms
- Non-statutory trusts/estates
- Government entities
- Entities registered with the SEC, CFTC, SEA
- Regulated banks
- Employee benefit plans established under ERISA
- Other regulated entities

If your account is to finance the purchase or lease of equipment when the Bank pays the vendor directly and there are no funds disbursed to you, you need not complete this form. For questions about whether your entity qualifies for an exemption, please contact your Bank representative for clarification.

What information do I have to provide?

Upon the occurrence of a triggering event, please provide 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 foreign persons) and a copy of a driver's license or other unexpired government-issued identifying document bearing a photograph 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. **One** 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).