



## File a Company Name

- Disclose your identity
- Learn your state's regulations
- Find out if another business has the same name
- Publicize your name
- Renew the filing periodically

If your small business uses a fictitious name—for example, “ABC Consulting” instead of “Harris Consulting”—you have a legal obligation to disclose who actually owns the company. Here are some reasons and requirements for filing a “DBA” or a “doing business as” statement, sometimes called a “fictitious name filing.”

- The legal purpose of filing a DBA is to disclose the owner's identity to consumers, who can request the information from the appropriate agency. In some states, a company name that uses any part of the owner's name does not need to file a DBA. Generally, the DBA itself lists only your name, the business' name, and a contact address.
- A DBA filing is not the same as incorporation, which limits the owner's personal legal exposure in lawsuits filed against his or her business.
- Many states require DBA filings. Learn your state's regulations, including which local agency handles DBAs. In some states, placing a notice in the local newspaper has the same effect as a DBA filing. Check the Web sites of your Secretary of State, county clerk's office or municipal government. Or, ask at your local Chamber of Commerce or public library. Generally you pay a nominal fee for filing your DBA.
- A good reason to file a DBA is to find out if another business already uses that exact name. The agency checks its database and lets you know if it finds a conflicting entry. Filing a DBA doesn't give you any protection if another business brings action against you for using its name. To protect your rights, you must trademark your name separately with the U.S. Patent and Trademark Office.
- After any type of public notice, you can start publicizing your name through radio, print, and other media. Choose a fictitious name you think will attract customers and be easy to remember.
- You'll need to renew your DBA filing periodically depending on where your business is located—every three to five years on average. Generally, the agency will let you know when it's time to renew.

We invite you to contact Wells Fargo for further information and assistance. Visit our Web site at [www.wellsfargo.com](http://www.wellsfargo.com) or any Wells Fargo store.