

Business - Application

IMPORTANT INFORMATION ABOUT PROCEDURES FOR APPLYING FOR A LOAN

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person or business that opens an account.
 What this means for you: When you open an account, we will ask for your name, address, date of birth, if applicable, and other information that will allow us to identify you.

We may also ask to see your driver's license or other identifying documents.

Married Applicants may apply for a separate account.

LOAN REQUEST

Member/Account Number:

Application Type: New Renewal/Change Other: _____

Type of Credit:

Individual/Business Joint (Co-Applicant must individually complete Co-Applicant Information)

Amount requested: \$

Terms/Maturity:

Type: Line of Credit Term Loan Credit Card

Commercial Real Estate Other: _____

Purpose of Loan:

LOAN SECURITY

Collateral Description:

Value: _____ Liens/Security Interest and State Filed: _____

Subject Property Address (street, city, state, and zip): _____

APPLICANT/INDIVIDUAL INFORMATION

BUSINESS/INDIVIDUAL NAME _____ YEAR BUSINESS ESTABLISHED _____ STATE _____

DBA NAME(S) _____

PRIOR BUSINESS NAME(S) _____

CONTACT NAME _____ TITLE _____ TELEPHONE _____

TYPE OF ORGANIZATION:

INDIVIDUAL PROPRIETORSHIP PARTNERSHIP CORPORATION LLC ASSOCIATION NON-PROFIT OTHER: _____

IF INDIVIDUAL, PROVIDE THE FOLLOWING INFORMATION:

EMPLOYER NAME: _____ EMPLOYER TELEPHONE NUMBER _____

SSN/TIN NUMBER _____ DRIVER'S LICENSE NUMBER/STATE _____ ISSUANCE DATE _____ EXPIRATION DATE _____ DATE OF BIRTH _____

HOME TELEPHONE _____ WORK TELEPHONE _____ CELL PHONE _____ FAX NUMBER _____ WEB SITE ADDRESS/EMAIL _____

PHYSICAL ADDRESS _____

MAILING ADDRESS _____

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: _____ ID VERIFICATION: _____

MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

GUARANTOR/CO-APPLICANT

1. I AM PROVIDING THE FOLLOWING INFORMATION FOR PURPOSES OF SERVING AS A (CHECK ONE): _____ SSN/TIN NUMBER _____ DATE OF BIRTH _____

GUARANTOR CO-APPLICANT

NAME _____ DRIVER'S LICENSE NUMBER/STATE _____ ISSUANCE DATE _____ EXPIRATION DATE _____

HOME TELEPHONE _____ WORK TELEPHONE _____ CELL PHONE _____ FAX NUMBER _____ WEB SITE ADDRESS/EMAIL _____

PHYSICAL ADDRESS _____

MAILING ADDRESS _____

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: _____ ID VERIFICATION: _____

MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

2. I AM PROVIDING THE FOLLOWING INFORMATION FOR PURPOSES OF SERVING AS A (CHECK ONE): _____ SSN/TIN NUMBER _____ DATE OF BIRTH _____

GUARANTOR CO-APPLICANT

NAME _____ DRIVER'S LICENSE NUMBER/STATE _____ ISSUANCE DATE _____ EXPIRATION DATE _____

HOME TELEPHONE _____ WORK TELEPHONE _____ CELL PHONE _____ FAX NUMBER _____ WEB SITE ADDRESS/EMAIL _____

PHYSICAL ADDRESS _____

MAILING ADDRESS _____

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: _____ ID VERIFICATION: _____

MARRIED SEPARATED UNMARRIED (Single - Divorced - Widowed)

or CHECK IF ADDITIONAL GUARANTOR/CO-APPLICANT INFORMATION ACCOMPANIES THIS APPLICATION.

SOURCES OF INCOME

Important Notice to Individuals

ALIMONY-CHILD SUPPORT: The inclusion of alimony, separate maintenance, or child support as income is voluntary and need not be revealed if you do not wish to have it considered in evaluating this application.

GROSS ANNUAL INCOME	APPLICANT	GUARANTOR OR CO-APPLICANT #1	GUARANTOR OR CO-APPLICANT #2	TOTAL	SPOUSE (IF APPLICABLE)
NET SALES					
BASE SALARY					
OVERTIME					
BONUS AND/OR COMMISSIONS					
DIVIDENDS/INTEREST					
NET RENTAL INCOME					
ITEMIZED OTHER:					
1.					
2.					
3.					
4.					
5.					
TOTAL ANNUAL INCOME					

FINANCIAL INFORMATION

Please include copies of the following checked items as attachments to this application:

- Federal Tax Return For:**
- Current Year Other: _____
- Borrower Guarantor/Co-Applicant(s)
- Balance Sheet for Current Year for: _____
- Income Statement for Current Year: _____
- Other: _____
- Borrower Guarantor/Co-Applicant(s)

Financial Services Accounts Information:

- Checking Loan(s)
- Borrower Guarantor/Co-Applicant(s) _____ Number Attached
- Savings Other: _____
- Borrower Guarantor/Co-Applicant(s) _____ Number Attached
- Borrower Guarantor/Co-Applicant(s) _____ Number Attached

Check if additional account information accompanies this application.

STATE LAW NOTICES

OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS ONLY: Please sign if you are **not** applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

SIGNATURES

You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. You agree that requested documentation that accompanies this application is complete and correct and that it's incorporated as part of this application. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.

The person(s) signing the application is/are indeed authorized to act on behalf of the borrower. Borrower, co-applicant(s), and guarantor(s), as appropriate grants to the credit union the authority to use reasonable means to verify application information by requesting credit bureau reports, accessing information about borrower, co-applicant(s), and guarantor(s), as appropriate from other third party information providers, and other means if applicable. Borrower further grants to credit union the right to share this information with third parties as reasonable in the normal course of doing commercial lending including sharing this information with a third party for purposes of underwriting the loan. Borrower agrees to pay any fees charged by the credit union for processing this application and other related expenses whether the application is approved or denied. You promise that the credit you are applying for is for a business purpose. By signing below or by using your card, you understand that either of those actions will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures.

By: _____
 BORROWER CO-APPLICANT GUARANTOR DATE
 TITLE:

By: _____
 BORROWER CO-APPLICANT GUARANTOR DATE
 TITLE:

By: _____
 BORROWER CO-APPLICANT GUARANTOR DATE
 TITLE:

By: _____
 BORROWER CO-APPLICANT GUARANTOR DATE
 TITLE:

FOR CREDIT UNION USE ONLY

VERIFICATION COMPLETION DATE _____ BY _____

GOVERNMENT LIST(S) CHECKED: TREASURY CIP LIST OFAC OTHER:

LIST VERIFICATION COMPLETION DATE _____ BY _____

DATE	APPROVED DENIED (Adverse Action Notice Sent)	APPROVED LIMITS:	SIGNATURE	LINE OF CREDIT	CREDIT CARD	OTHER	OTHER
				\$	\$	\$	\$

LOAN OFFICER COMMENTS:

SIGNATURES:
 _____ _____
 DATE DATE