

## Business - Expanded 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 Application:  
 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): \_\_\_\_\_  
 Collateral Owner (if not borrower): \_\_\_\_\_  
 Legal Description of Subject Property: \_\_\_\_\_  
 Number of Units: \_\_\_\_\_ Year Built: \_\_\_\_\_ Assessed Value: \_\_\_\_\_  
 Life Insurance Policy #: \_\_\_\_\_ Coverage Amount: \_\_\_\_\_  
 Insurance Agent: \_\_\_\_\_ Telephone Number: \_\_\_\_\_

### APPLICANT/INDIVIDUAL INFORMATION

BUSINESS/INDIVIDUAL NAME	YEAR BUSINESS ESTABLISHED	STATE
BUSINESS LICENSE NUMBER	ISSUANCE DATE	EXPIRATION DATE
NATURE OF BUSINESS	OTHER STATES OPERATING IN	

DBA NAME(S) \_\_\_\_\_

PRIOR BUSINESS NAME(S) \_\_\_\_\_

CONTACT NAME	TITLE	TELEPHONE
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TYPE OF ORGANIZATION:  
 INDIVIDUAL  PROPRIETORSHIP  PARTNERSHIP  CORPORATION  LLC  ASSOCIATION  NON-PROFIT  OTHER: \_\_\_\_\_

IF INDIVIDUAL, PROVIDE THE FOLLOWING INFORMATION:

EMPLOYER NAME	EMPLOYER TELEPHONE NUMBER
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EMPLOYER ADDRESS	TITLE/GRADE	START DATE
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SSN/TIN/EIN NUMBER	DRIVER'S LICENSE NUMBER/STATE	ISSUANCE DATE	EXPIRATION DATE	DATE OF BIRTH
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HOME TELEPHONE	WORK TELEPHONE	CELL PHONE	FAX NUMBER	WEB SITE ADDRESS/EMAIL
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PHYSICAL ADDRESS \_\_\_\_\_  OWN  LEASE  OTHER

MAILING ADDRESS \_\_\_\_\_

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:  MARRIED  SEPARATED  UNMARRIED (Single - Divorced - Widowed) ID VERIFICATION: \_\_\_\_\_

FRANCHISE INFORMATION

NAME	TELEPHONE NUMBER
ADDRESS	CONTACT NAME

OWNERSHIP/COMPANY OFFICER INFORMATION:				
NAME	TITLE	NUMBER OF YEARS	OWNERSHIP PERCENTAGE	SSN/TIN NUMBER

CHECK IF ADDITIONAL OWNERSHIP INFORMATION ACCOMPANIES THIS APPLICATION.

**GUARANTOR/CO-APPLICANT**

1. I AM PROVIDING THE FOLLOWING INFORMATION FOR PURPOSES OF SERVING AS A (CHECK ONE): <input type="checkbox"/> GUARANTOR <input type="checkbox"/> CO-APPLICANT		SSN/TIN NUMBER	DATE OF BIRTH
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

GUARANTOR/CO-MAKER ON OTHER LOANS (Lender name, term, and amount)

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)	ID VERIFICATION:
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2. I AM PROVIDING THE FOLLOWING INFORMATION FOR PURPOSES OF SERVING AS A (CHECK ONE): <input type="checkbox"/> GUARANTOR <input type="checkbox"/> CO-APPLICANT		SSN/TIN NUMBER	DATE OF BIRTH
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

GUARANTOR/CO-MAKER ON OTHER LOANS (Lender name, term, and amount)

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)	ID VERIFICATION:
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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.					
<b>TOTAL ANNUAL INCOME</b>					

**CREDITOR INFORMATION**

LENDER	PURPOSE	CURRENT BALANCE	MONTHLY PAYMENT	HOW SECURED

CHECK IF ADDITIONAL CREDITOR INFORMATION ACCOMPANIES THIS APPLICATION. **TOTALS**

**FINANCIAL INFORMATION**

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

<input type="checkbox"/> <b>Federal Tax Return For:</b> <input type="checkbox"/> Current Year <input type="checkbox"/> Other: _____ <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor/Co-Applicant(s)	<input type="checkbox"/> Balance Sheet for Current Year for: <input type="checkbox"/> Income Statement for Current Year: <input type="checkbox"/> Other: _____ <input type="checkbox"/> Business Plan <input type="checkbox"/> Franchise Agreement (if applicable)	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor/Co-Applicant(s) <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor/Co-Applicant(s) <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor/Co-Applicant(s)
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Accountant Name:

Address:

Telephone:

**FINANCIAL INFORMATION (continued)**

**Financial Services Accounts Information:**

<input type="checkbox"/> Checking <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor/Co-Applicant(s) ___ Number Attached	<input type="checkbox"/> Checking <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor/Co-Applicant(s) ___ Number Attached
<input type="checkbox"/> Savings <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor/Co-Applicant(s) ___ Number Attached	<input type="checkbox"/> Savings <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor/Co-Applicant(s) ___ Number Attached
<input type="checkbox"/> Other: _____ <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor/Co-Applicant(s) ___ Number Attached	
<input type="checkbox"/> Check if additional account information accompanies this application.	
<input type="checkbox"/> Insurance Coverages (Property, Liability, etc.) Coverage: _____ Policy #: _____ Coverage Amount: _____ Insurance Agent: _____ Telephone Number: _____	
<input type="checkbox"/> Other information (explain or indicate none) <input type="checkbox"/> Active lawsuits or judgments: <input type="checkbox"/> Filed bankruptcy: <input type="checkbox"/> Tax obligations or claims: <input type="checkbox"/> Environmental Impact Assessment Report: Attorney Name: _____ Telephone Number: _____	

**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.

**X** \_\_\_\_\_  
 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: **X** \_\_\_\_\_  
 BORROWER  CO-APPLICANT  GUARANTOR DATE  
 TITLE: \_\_\_\_\_

By: **X** \_\_\_\_\_  
 BORROWER  CO-APPLICANT  GUARANTOR DATE  
 TITLE: \_\_\_\_\_

By: **X** \_\_\_\_\_  
 BORROWER  CO-APPLICANT  GUARANTOR DATE  
 TITLE: \_\_\_\_\_

By: **X** \_\_\_\_\_  
 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:**

**X** \_\_\_\_\_ **X** \_\_\_\_\_  
 DATE DATE