



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: Borrower Guarantor/Co-Applicant(s)
 Income Statement for Current Year: Borrower Guarantor/Co-Applicant(s)
 Other: _____ Borrower Guarantor/Co-Applicant(s)

Financial Services Accounts Information:

Checking Loan(s)
 Borrower Guarantor/Co-Applicant(s) Number Attached 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.

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** (SEAL)
 BORROWER CO-APPLICANT GUARANTOR DATE

By: **X** (SEAL)
 BORROWER CO-APPLICANT GUARANTOR DATE

By: **X** (SEAL)
 BORROWER CO-APPLICANT GUARANTOR DATE

By: **X** (SEAL)
 BORROWER CO-APPLICANT GUARANTOR DATE

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 SIGNATURE LIMITS:	SIGNATURE	LINE OF CREDIT	CREDIT CARD	OTHER	OTHER
LOAN OFFICER COMMENTS							

SIGNATURES:
X **X**
 _____ _____
 DATE DATE

Personal Financial Statement

CONFIDENTIAL



Please complete a separate form for each individual owning 20% or more of the business

Name of owner: _____ Social Security Number: _____

Primary Residence Address: _____

Own or Rent? _____ If owned jointly what is the name of the individual? _____

Years at Residence _____ Home/Cell# _____ email _____

ASSETS		Total	LIABILITIES		Total
Cash on hand and in banks	(schedule D)		Notes Payable to CFCU	(schedule D)	
Marketable Securities	(schedule A)		Notes Payable to other banks	(schedule D)	
Other Securities	(schedule A)		Installment loans *please list	(schedule D)	
Amount owed to me by Relatives & Friends	(schedule D)				
Amount owed to me By others	(schedule D)				
Real Estate Owned	(schedule B)		Amount owed to relatives or friends		
Mortgage owed to me	(schedule D)		Life Insurance Loans	(schedule C)	
Cash Value Life Ins.	(schedule C)		Accounts Payable		
Face Value: \$			Unpaid Taxes and Interest		
Automobiles			Mortgages	(schedule D)	
Personal Property			Other Liabilities		
Net Worth of Business					
Other Assets (please itemize below)					
List the name of any joint asset holders:			Total Liabilities		
			Net Worth (Assets – Liabilities)		
TOTAL ASSETS			TOTAL (Liabilities + Net Worth)		

SOURCE OF INCOME	
<i>Income from alimony, maintenance & child support need not be reported if you choose not to rely on such income to obtain credit.</i>	
Employer	
Job Title	
Start Date	
Salary	\$
Bonus and Commissions	\$
Dividends and interest	\$
Real Estate (please attach separate income and expense statement)	
Other income (describe) _____	
Other Owners Income source:	\$
TOTAL ANNUAL INCOME	\$

BUSINESS INFORMATION
Business or occupation: _____
Owner: _____ Ownership % _____
Co-Owner: _____ Ownership % _____
Length of time in business: _____
Are you a partner or officer in any other Business? _____
Other Business Name: _____
Owner: _____
Co-Owner: _____
Percentage of ownership: _____
List other Business entities you have ownership in: _____

Schedule A – Marketable and Other Securities

No. of shares / Face Value Bonds	Description	Title in Name of	Market Value	If pledged as collateral list where

Schedule B – Real Estate Owned

Address/Description	% of Ownership	Names on Title	Mortgage Holder	Date Purchased	Purchase Cost	Balance	Yearly Rents	Payment Amount
Primary residence								

Schedule C – Life Insurance (list any insurance coverage through employer)

Face Amount	Insurance Co.	Type	Cash Value	Loans	Monthly Loan Payment Amount (if any)	Beneficiary

Schedule D – Notes, Installment Loans, Credit References, Deposit Accounts

Name of Institution	Original Date	Original Balance	Current Balance	Terms	Rate	Type of Account	Payment Amount
						Savings	_____
						Checking	_____

For the purpose of obtaining and maintaining credit from CFCU Community Credit Union (“CFCU”) from time to time through reliance on the above financial statement and supporting Schedules, the undersigned warrants that the representations made in this statement are true and accurately show the condition of the undersigned as of the below date. The undersigned agrees to promptly notify CFCU in writing of any change in financial condition shown by this statement which would affect the responsibility of the undersigned. This includes but is not limited to changes that result in the impairment of assets or increases in liabilities, the insolvency of the undersigned, commitment of an act of bankruptcy by the undersigned or recovery of judgment against the undersigned, or any other material change in the financial condition of the undersigned. Also in the absence of such notice the undersigned expressly agrees that CFCU in granting or continuing such credit may continue to rely on this statement as true and accurate and of the same force and effect as if given at the time additional credit is given or existing credit continued. If such notice be given by CFCU, or if such change occurs and such notice be not given or if any warranties made herein are at anytime broken or unfilled, then all obligations of the undersigned held by CFCU shall immediately become due and payable, without demand or notice, and may be charged against any credit balance of the undersigned with CFCU.

I/We authorize CFCU to obtain such credit information as you may require and to answer questions about your credit experience with me.

Signature: _____

Date: _____

Signature: _____

Date: _____

Rent Roll

Please make additional copies if more space is needed

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As of: _____

Unit Location	Number of Bedrooms	Tenant Name	Monthly Rent	Type of Lease	Lease Expiration Date

For the purpose of obtaining and maintaining credit from CFCU Community Credit Union ("CFCU") from time to time through reliance on the above rental/lease information, the undersigned warrants that the representations made on this form are true and accurate as of the below date.

Signature: _____ Date: _____

Signature: _____ Date: _____