

## Business - Loan 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.

### LOAN REQUEST

Type of Application:  Individual  Joint (Complete Co-Applicant Section)

Type of Request:  Business Vehicle Loan Amount Requested \$ \_\_\_\_\_

Purchase Type  Dealer  Private Party  Lease Buyout  Rollover from another institution  Member Owned  
 Year \_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ VIN \_\_\_\_\_  New  Used

If you are trading in a vehicle that is currently financed, enter the monthly payment amount \$ \_\_\_\_\_

Business VISA Amount Requested \$ \_\_\_\_\_ Purpose of loan: \_\_\_\_\_

Equipment Loan

Amount Requested \$ \_\_\_\_\_

Purchase Type  Dealer  Private Party  Lease Buyout  Rollover from another institution  Member Owned

Description of Equipment \_\_\_\_\_

Year \_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Serial # \_\_\_\_\_  New  Used  
 # Hours Used \_\_\_\_\_

If you are trading in equipment that is currently financed, enter the monthly payment amount \$ \_\_\_\_\_

Unsecured Term Loan (maximum term 5 years) Amount Requested \$ \_\_\_\_\_

Purpose of Loan: \_\_\_\_\_

Collateral Offered:  Primary Residence  1-4 Family Rental Property

Secured Term Loan

Term Requested:  5 years  10 years\* Amount Requested \$ \_\_\_\_\_

Purpose of Loan:  Refinance  Home Improvement  Debt Consolidation

Home Purchase  Cash-out refinancing  Other

Is this a mobile home?  Yes  No

Property Type:  Single Family  2-4 Family \_\_\_\_# of units  Condominium  Townhouse  Land

Occupancy Type:  Principal Residence  Second Residence  Investment Property (Rental Property)

Lien Status:  1st Mortgage  2nd Mortgage  Other Mortgage

\*NOTE: A 10-year term is only available on loan amounts over \$50,000.

ADDRESS	VALUE	BALANCE(S)	LIENHOLDER

Unsecured Line of Credit (Max Line \$50,000)

Amount Requested \$ \_\_\_\_\_ Purpose of Loan: \_\_\_\_\_

Secured Line of Credit (Max Line \$100,000) Amount Requested \$ \_\_\_\_\_

Purpose of Loan:  Refinance  Home Improvement  Debt Consolidation

Home Purchase  Cash-out refinancing  Other

Collateral Offered:  Primary Residence  1-4 Family Rental Property \_\_\_\_# of units

Is this a mobile home?  Yes  No

Property Type:  Single Family  2-4 Family \_\_\_\_# of units  Condominium  Townhouse  Land

Occupancy Type:  Principal Residence  Second Residence  Investment Property (Rental Property)

Lien Status:  1st Mortgage  2nd Mortgage  Other Mortgage

ADDRESS	VALUE	BALANCE(S)	LIENHOLDER

BUSINESS INFORMATION				
BUSINESS NAME		YEAR BUSINESS ESTABLISHED	STATE	
BUSINESS LICENSE NUMBER	ISSUANCE DATE	EXPIRATION DATE	STATE ISSUED	
NATURE OF BUSINESS		OTHER STATES OPERATING IN		
BUSINESS ADDRESS*		NUMBER OF EMPLOYEES	WEBSITE ADDRESS	
CONTACT NAME		TITLE	TELEPHONE	
TYPE OF ORGANIZATION: <input type="checkbox"/> SOLE PROPRIETORSHIP <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> CORPORATION <input type="checkbox"/> LLC NOTE*: ALL PARTIES MUST HAVE A PHYSICAL ADDRESS. IF YOU ARE USING A P.O. BOX DO NOT ENTER ON THIS FORM, ENTER PHYSICAL ADDRESS.				
OWNERSHIP/OFFICER INFORMATION				
NAME	TITLE	NUMBER OF YEARS	OWNERSHIP PERCENTAGE	SSN/TIN NUMBER
<input type="checkbox"/> CHECK IF ADDITIONAL OWNERSHIP INFORMATION ACCOMPANIES THIS APPLICATION.				
OWNER/GUARANTOR INFORMATION				
NAME				
SSN/TIN/EIN NUMBER	DRIVER'S LICENSE NUMBER/STATE	ISSUANCE DATE	EXPIRATION DATE	DATE OF BIRTH
HOME TELEPHONE	CELL PHONE	FAX NUMBER		EMAIL
CITIZENSHIP <input type="checkbox"/> U.S. CITIZEN <input type="checkbox"/> PERMANENT RESIDENT ALIEN <input type="checkbox"/> NON-RESIDENT ALIEN				
HOME ADDRESS	TIME AT PRESENT ADDRESS	<input type="checkbox"/> OWN - MORTGAGE <input type="checkbox"/> OWN - NO MORTGAGE <input type="checkbox"/> MISCELLANEOUS	<input type="checkbox"/> RENT <input type="checkbox"/> LIVE WITH PARENT/RELATIVE	MONTHLY PAYMENT \$
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)		MONTHLY PAYMENTS FOR ALIMONY, CHILD SUPPORT OR OTHER COURT ORDERED PAYMENTS: \$		
DO YOU HAVE A CHECKING ACCOUNT? <input type="checkbox"/> YES <input type="checkbox"/> NO    DO YOU HAVE A SAVINGS ACCOUNT? <input type="checkbox"/> YES <input type="checkbox"/> NO				
EMPLOYER NAME		EMPLOYER TELEPHONE NUMBER	TITLE	TIME WITH PRESENT EMPLOYER
GUARANTOR/CO-APPLICANT				
I AM PROVIDING THE FOLLOWING INFORMATION FOR PURPOSES OF SERVING AS A (CHECK ONE): <input type="checkbox"/> GUARANTOR <input type="checkbox"/> CO-APPLICANT				
NAME		SSN/TIN NUMBER	DATE OF BIRTH	
NAME		DRIVER'S LICENSE NUMBER/STATE	ISSUANCE DATE	EXPIRATION DATE
HOME TELEPHONE	CELL PHONE	FAX NUMBER		EMAIL
CITIZENSHIP <input type="checkbox"/> U.S. CITIZEN <input type="checkbox"/> PERMANENT RESIDENT ALIEN <input type="checkbox"/> NON-RESIDENT ALIEN				
HOME ADDRESS	TIME AT PRESENT ADDRESS	<input type="checkbox"/> OWN - MORTGAGE <input type="checkbox"/> OWN - NO MORTGAGE <input type="checkbox"/> MISCELLANEOUS	<input type="checkbox"/> RENT <input type="checkbox"/> LIVE WITH PARENT/RELATIVE	MONTHLY PAYMENT \$
DO YOU HAVE A CHECKING ACCOUNT? <input type="checkbox"/> YES <input type="checkbox"/> NO    DO YOU HAVE A SAVINGS ACCOUNT? <input type="checkbox"/> YES <input type="checkbox"/> NO		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)		MONTHLY PAYMENTS FOR ALIMONY, CHILD SUPPORT OR OTHER COURT ORDERED PAYMENTS: \$	ID VERIFICATION:	
EMPLOYER NAME		EMPLOYER TELEPHONE NUMBER	TITLE	TIME WITH PRESENT EMPLOYER
GUARANTOR/CO-APPLICANT				
I AM PROVIDING THE FOLLOWING INFORMATION FOR PURPOSES OF SERVING AS A (CHECK ONE): <input type="checkbox"/> GUARANTOR <input type="checkbox"/> CO-APPLICANT				
NAME		SSN/TIN NUMBER	DATE OF BIRTH	
NAME		DRIVER'S LICENSE NUMBER/STATE	ISSUANCE DATE	EXPIRATION DATE
HOME TELEPHONE	CELL PHONE	FAX NUMBER		EMAIL
CITIZENSHIP <input type="checkbox"/> U.S. CITIZEN <input type="checkbox"/> PERMANENT RESIDENT ALIEN <input type="checkbox"/> NON-RESIDENT ALIEN				
HOME ADDRESS	TIME AT PRESENT ADDRESS	<input type="checkbox"/> OWN - MORTGAGE <input type="checkbox"/> OWN - NO MORTGAGE <input type="checkbox"/> MISCELLANEOUS	<input type="checkbox"/> RENT <input type="checkbox"/> LIVE WITH PARENT/RELATIVE	MONTHLY PAYMENT \$
DO YOU HAVE A CHECKING ACCOUNT? <input type="checkbox"/> YES <input type="checkbox"/> NO    DO YOU HAVE A SAVINGS ACCOUNT? <input type="checkbox"/> YES <input type="checkbox"/> NO		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)		MONTHLY PAYMENTS FOR ALIMONY, CHILD SUPPORT OR OTHER COURT ORDERED PAYMENTS: \$	ID VERIFICATION:	
EMPLOYER NAME		EMPLOYER TELEPHONE NUMBER	TITLE	TIME WITH PRESENT EMPLOYER
GUARANTOR/CO-APPLICANT				
I AM PROVIDING THE FOLLOWING INFORMATION FOR PURPOSES OF SERVING AS A (CHECK ONE): <input type="checkbox"/> GUARANTOR <input type="checkbox"/> CO-APPLICANT				
NAME		SSN/TIN NUMBER	DATE OF BIRTH	
NAME		DRIVER'S LICENSE NUMBER/STATE	ISSUANCE DATE	EXPIRATION DATE
HOME TELEPHONE	CELL PHONE	FAX NUMBER		EMAIL
CITIZENSHIP <input type="checkbox"/> U.S. CITIZEN <input type="checkbox"/> PERMANENT RESIDENT ALIEN <input type="checkbox"/> NON-RESIDENT ALIEN				
HOME ADDRESS	TIME AT PRESENT ADDRESS	<input type="checkbox"/> OWN - MORTGAGE <input type="checkbox"/> OWN - NO MORTGAGE <input type="checkbox"/> MISCELLANEOUS	<input type="checkbox"/> RENT <input type="checkbox"/> LIVE WITH PARENT/RELATIVE	MONTHLY PAYMENT \$
DO YOU HAVE A CHECKING ACCOUNT? <input type="checkbox"/> YES <input type="checkbox"/> NO    DO YOU HAVE A SAVINGS ACCOUNT? <input type="checkbox"/> YES <input type="checkbox"/> NO		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)		MONTHLY PAYMENTS FOR ALIMONY, CHILD SUPPORT OR OTHER COURT ORDERED PAYMENTS: \$	ID VERIFICATION:	
EMPLOYER NAME		EMPLOYER TELEPHONE NUMBER	TITLE	TIME WITH PRESENT EMPLOYER
DO YOU HAVE A CHECKING ACCOUNT? <input type="checkbox"/> YES <input type="checkbox"/> NO    DO YOU HAVE A SAVINGS ACCOUNT? <input type="checkbox"/> YES <input type="checkbox"/> NO				

**GUARANTOR/CO-APPLICANT**

I AM PROVIDING THE FOLLOWING INFORMATION FOR PURPOSES OF SERVING AS A (CHECK ONE):  GUARANTOR  CO-APPLICANT

SSN/TIN NUMBER: \_\_\_\_\_ DATE OF BIRTH: \_\_\_\_\_

NAME: \_\_\_\_\_ DRIVER'S LICENSE NUMBER/STATE: \_\_\_\_\_ ISSUANCE DATE: \_\_\_\_\_ EXPIRATION DATE: \_\_\_\_\_

HOME TELEPHONE: \_\_\_\_\_ CELL PHONE: \_\_\_\_\_ FAX NUMBER: \_\_\_\_\_ EMAIL: \_\_\_\_\_

CITIZENSHIP  U.S. CITIZEN  PERMANENT RESIDENT ALIEN  NON-RESIDENT ALIEN

HOME ADDRESS: \_\_\_\_\_ TIME AT PRESENT ADDRESS: \_\_\_\_\_  OWN - MORTGAGE  RENT  OWN - NO MORTGAGE  LIVE WITH PARENT/RELATIVE  MISCELLANEOUS

MONTHLY PAYMENT \$ \_\_\_\_\_

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:  MARRIED  SEPARATED  UNMARRIED (Single - Divorced - Widowed)

MONTHLY PAYMENTS FOR ALIMONY, CHILD SUPPORT OR OTHER COURT ORDERED PAYMENTS: \$ \_\_\_\_\_ ID VERIFICATION: \_\_\_\_\_

DO YOU HAVE A CHECKING ACCOUNT?  YES  NO DO YOU HAVE A SAVINGS ACCOUNT?  YES  NO

EMPLOYER NAME: \_\_\_\_\_ EMPLOYER TELEPHONE NUMBER: \_\_\_\_\_ TITLE: \_\_\_\_\_ TIME WITH PRESENT EMPLOYER: \_\_\_\_\_

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

**SOURCES OF INCOME BORROWERS AND GUARANTORS**

**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	OWNER/GUARANTOR	GUARANTOR OR CO-APPLICANT	GUARANTOR OR CO-APPLICANT	GUARANTOR OR CO-APPLICANT
BASE SALARY				
OVERTIME				
BONUS AND/OR COMMISSIONS				
DIVIDENDS/INTEREST				
NET RENTAL INCOME				
ITEMIZED OTHER:				
1.				
2.				
3.				
4.				
5.				
<b>TOTAL ANNUAL INCOME</b>				

**FINANCIAL INFORMATION (All Borrowers)**

	YES	NO
* 1. Any unsettled lawsuits, or judgements for the business or any guarantor?		
* 2. Has the business, or any owner/guarantor ever filed bankruptcy?		
* 3. Are there any taxes past due for the business or any owner/guarantor?		
* 4. Is the business or any owner/guarantor a co-signer or guarantor on any obligation not listed on this form?		

\*Please explain any "yes" answers to these questions. Attach additional sheets if necessary.

**BUSINESS CREDITOR INFORMATION (Partnerships, LLC's and Corporations Only)**

LENDER	PURPOSE	CURRENT BALANCE	MONTHLY PAYMENT	HOW SECURED
<input type="checkbox"/> CHECK IF ADDITIONAL CREDITOR INFORMATION ACCOMPANIES THIS APPLICATION.		<b>TOTALS</b>		

**BUSINESS FINANCIAL INFORMATION (Partnerships, LLC's and Corporations Only)**

Please provide the following information:

- Federal Tax Returns with all supporting schedules for past three (3) years for corporation, LLC and partnership and one (1) year for individual owners or partners.
- Financial statement (balance sheet and income statement) for past three (3) years for corporation, LLC or partnership.
- All owners/guarantors of the business must complete a PSECU Personal Financial Statement.

**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 \_\_\_\_\_

PURPOSE OF LOAN

I/We promise that the funds received from any loan will be used solely for commercial purposes, and will not be used for any personal purposes. I/We agree that PSECU may rely upon this promise in making any loan to me/us.

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 federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

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: [Signature] [X]
[ ] BORROWER [ ] CO-APPLICANT [ ] GUARANTOR DATE
TITLE:

By: [Signature] [X]
[ ] BORROWER [ ] CO-APPLICANT [ ] GUARANTOR DATE
TITLE:

FOR CREDIT UNION USE ONLY

LOAN APPROVED: AUTO \$ \_\_\_\_\_ By: \_\_\_\_\_ Date: \_\_\_\_\_
VISA \$ \_\_\_\_\_ By: \_\_\_\_\_ Date: \_\_\_\_\_
EQUIPMENT \$ \_\_\_\_\_ By: \_\_\_\_\_ Date: \_\_\_\_\_
UNSECURED TERM LOAN \$ \_\_\_\_\_ By: \_\_\_\_\_ Date: \_\_\_\_\_
SECURED TERM LOAN \$ \_\_\_\_\_ By: \_\_\_\_\_ Date: \_\_\_\_\_
UNSECURED LOC \$ \_\_\_\_\_ By: \_\_\_\_\_ Date: \_\_\_\_\_
SECURED LOC \$ \_\_\_\_\_ By: \_\_\_\_\_ Date: \_\_\_\_\_

LOAN DENIAL: AUTO \$ \_\_\_\_\_ By: \_\_\_\_\_ Date: \_\_\_\_\_
VISA \$ \_\_\_\_\_ By: \_\_\_\_\_ Date: \_\_\_\_\_
EQUIPMENT \$ \_\_\_\_\_ By: \_\_\_\_\_ Date: \_\_\_\_\_
UNSECURED TERM LOAN \$ \_\_\_\_\_ By: \_\_\_\_\_ Date: \_\_\_\_\_
SECURED TERM LOAN \$ \_\_\_\_\_ By: \_\_\_\_\_ Date: \_\_\_\_\_
UNSECURED LOC \$ \_\_\_\_\_ By: \_\_\_\_\_ Date: \_\_\_\_\_
SECURED LOC \$ \_\_\_\_\_ By: \_\_\_\_\_ Date: \_\_\_\_\_

DENIAL REASON CODES: \_\_\_\_\_
CREDIT COMMITTEE: \_\_\_\_\_
COMMENTS: \_\_\_\_\_
ECOA Notice and Reason for Rejection sent on (date): \_\_\_\_\_ By (initials): \_\_\_\_\_

DEMOGRAPHIC INFORMATION

The purpose of collecting this information is to help insure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race and sex) in order to monitor our compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more "Hispanic or Latino" origins, and one or more designations for "Race".

The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please check below.

APPLICANT

ETHNICITY:

- Hispanic or Latino - Check one or more
Mexican
Puerto Rican
Cuban
Other Hispanic or Latino - Print origin, for example, Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:

- Not Hispanic or Latino
I do not wish to provide this information

RACE: Check one or more

- American Indian or Alaska Native - Print name of enrolled or principle tribe:

- Asian
Asian Indian
Chinese
Filipino
Japanese
Korean
Vietnamese
Other Asian - Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:

- Black or African American
Native Hawaiian or Other Pacific Islander
Native Hawaiian
Guamanian or Chamorro
Samoan
Other Pacific Islander - Print race, for example, Fijian, Tongan, and so on:

- White
I do not wish to provide this information

SEX:

- Female
Male
I do not wish to provide this information

To be completed by Financial Institution (for an application taken in person):

Was the ethnicity of the applicant collected on the basis of visual observation or surname?
Yes
No

Was the race of the applicant collected on the basis of visual observation or surname?
Yes
No

Was the sex of the applicant collected on the basis of visual observation or surname?
Yes
No

CO-APPLICANT

ETHNICITY:

- Hispanic or Latino - Check one or more
Mexican
Puerto Rican
Cuban
Other Hispanic or Latino - Print origin, for example, Argentinian, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on:

- Not Hispanic or Latino
I do not wish to provide this information

RACE: Check one or more

- American Indian or Alaska Native - Print name of enrolled or principle tribe:

- Asian
Asian Indian
Chinese
Filipino
Japanese
Korean
Vietnamese
Other Asian - Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on:

- Black or African American
Native Hawaiian or Other Pacific Islander
Native Hawaiian
Guamanian or Chamorro
Samoan
Other Pacific Islander - Print race, for example, Fijian, Tongan, and so on:

- White
I do not wish to provide this information

SEX:

- Female
Male
I do not wish to provide this information

Was the ethnicity of the applicant collected on the basis of visual observation or surname?
Yes
No

Was the race of the applicant collected on the basis of visual observation or surname?
Yes
No

Was the sex of the applicant collected on the basis of visual observation or surname?
Yes
No