

# **Business Credit Application**

Thank you for considering Citizens Independent Bank (the "Bank") in your request for financing. This form is intended to provide disclosure to you of your rights under the Equal Credit Opportunity Act. We welcome any questions you have. The credit application process at the Bank consists of two parts, a preliminary information phase and the completion of the application. At your option, you may choose to provide the initial information and then discuss your request with a Banker, or you may provide all the information needed by the Bank for your application to be considered complete before discussing your request. You should make note, however, that at any point in the application process, the Bank reserves the right to recognize that sufficient information has been provided to make a credit decision.

### **Credit Request**

Application Date	Amount of Request	Requested terms of Ioan		
How will funds be used?	General Finance accounts receivable General Pay accounts	ts payable 🛛 Equipment 🗳 Real	Estate 📮 Other	
Where proceeds are used if other than primary location:				
What will be your primary source of repayment for this loan? (Alimony, child support or maintenance income does not have to be included unless it will be considered as a basis for repayment.)				
Please identify one other source	e of repayment.	Preferred CIB Branch	Banker	

### **Business History**

Business Name (exactly as it appears on partnership agreement or Articles of Incorporation, if any)				State of Incorporation or Organization		
Doing Business As (DBA) (if applicable):			Taxpayer ID number			
Business Address (numbers/street)						Business Phone #
City		State	Zi	ip		Cell Phone #
Type of Business (Describe)			Nature of business	🗅 Mfg 🗔 🕽	Wholesale	Email Address
				🗕 Retail 🗔 🤉	Services	
Type of Entity # of employed		# of employees	# of locations other than primary			Annual revenues
Date Business Established	# of years principal has	been in this line of bu	usiness	# of years	s principal ha	s owned the business

### Name(s) and Title(s) of all owners and principals.

Name/Title	Social Security #	
Address	Percentage of ownership	Do you bank with Citizens currently?
		🖵 Yes 🗖 No
Name/Title	Social Security #	·
Address	Percentage of ownership	Do you bank with Citizens currently?
		🖵 Yes 🗖 No

### Current Banking Relationships (At financial institutions other than Citizens Independent Bank)

Bank Name				Account Number
1.	Checking Saving	🖵 Business	🖵 Loan Line	
2.	Checking Saving	Business	🖵 Loan Line	

## Please list your 3 largest customers

Name of Company	Company Contact	Business Phone#	% of Annual Sales

Peak months		Low months			
City/State	Individual Contact	Phone#			
oment, inventory or othe	r assets for a loan or lease?				
Year	remaining on the lease				
Own Monthly Payment Maturity date of mortgage					
Is your business a party to any claim or lawsuit?					
v bank loans?					
r lease?					
□ Yes □ No Describe:					
	years ment, inventory or othe Years Matu ny bank loans?	City/State  Individual Contact			

### FINANCIAL INFORMATION REOUIREMENTS

To process your loan application as quickly as possible, please provide the information indicated below. We may request additional information to fully evaluate your request.

### Start-up business only:

- 1. Opening balance sheet
- 2. Pro-forma balance sheet, Profit and Loss, and cash flow, prepared on a monthly basis for the next 2-3 years. (An RMA pro-forma financial form will be provided upon request.)
- 3. Current personal financial statements from all owners.
- 4. Tax returns may be requested if additional detail is necessary.
- 5. Business plan.

### **Existing business:**

- 1. Fiscal year-end financial statements for the last three years (or since inception, if less than 3 years.)
- 2. Current interim financial statements.
- 3. Pro-forma balance sheet, Profit and Loss, and cash flow, prepared on a monthly basis for the next 12 months. (An RMA pro-forma financial form will be provided upon request.)
- 4. Personal financial statements from all owners.
- 5. Business and personal tax returns may be requested if additional detail is necessary.

By signing below, you agree to each of the following:

- to the best of your knowledge and belief, all answers to the questions and all information in the financial statements and other supporting documents in this application are complete and true;
- the Bank has the right to verify the accuracy of the information provided in this application;
- the Bank is authorized to check each applicant's and/or guarantor's credit rating; and
- that all information provided will be kept confidential by the Bank and will be used only for the purpose of this loan request.
- If the Bank provides you with credit, we do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

Authorized signature	Authorized signature
Х	X
Print name and title	Print name and title
Date	Date



# Notice of Equal Credit Opportunity Rights

Depending upon your specific request, the requirement for some of this information may be waived by the Bank. Absent a waiver, however, if you do not provide all the information requested by the Bank to complete the application within 30 days of receipt or if subsequent information becomes necessary, then 30 days from such request, your application will be turned down for incompleteness.

If you have not heard back from the Bank within 20 days, please contact the business lender designated below for information as to the status of your application.

If your application for credit is denied, you have the right to a statement of the specific reasons for denial. To obtain the statement, please contact the business lender at the telephone number listed below within 60 days from the date you are notified of our decision. We will provide you with the statement of reasons within 30 days of receiving your request. If we provide the statement orally, you have the right to have the reasons confirmed in writing. We will send you a written confirmation of reasons for the denial within 30 days of receiving your written request for confirmation.

## Notice

The Federal Equal Credit Opportunity Act Prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

Regional Director Federal Deposit Insurance Corporation 1100 Walnut St., Box #11 Kansas City, MO 64106

Business Lender	Phone #	Date