

Member Business Loan Application

For Business Loan and Line of Credit Requests



Business Information

LEGAL NAME (UNDER WHICH TAX RETURNS ARE FILED)		COMPANY (OR DBA NAME)		
LOCATION ADDRESS (STREET ADDRESS REQUIRED – NO P.O. BOXES)		CITY	STATE	ZIP
MAILING ADDRESS (IF DIFFERENT) STREET		CITY	STATE	ZIP
BUSINESS TELEPHONE NUMBER		FEDERAL TAX ID NUMBER (if any)		
ANNUAL SALES/REVENUES	ANNUAL NET PROFIT	NO. OF OWNERS	MONTH/YEAR ESTABLISHED	

Does your business have unsecured business credit?
 (i.e. business credit cards and line of credit) total credit limit _____ total amount owed _____

Type of Business

- Agriculture/Forestry/Fishing
 Construction/Mining
 Transportation/Communication/Utility
 Wholesale Trade
 Retail Trade
 Finance/Insurance
 Real Estate
 Service
 Other _____

Type of Ownership

- Sole Proprietorship
 Partnership
 Corporation
 Trust
 Non-Profit
 Other _____

Business Accounts

Financial Institution Name	Business Account Number	Current Checking Balance	Current Savings Balances

Personal Information

Complete the Personal Information section for each owner. Attach additional sheets if necessary

Owner #1

NAME (PLEASE PRINT)		% OWNERSHIP	SOCIAL SECURITY NUMBER
HOME ADDRESS STREET		CITY	STATE ZIP
HOME PHONE NUMBER	EMAIL ADDRESS	ANNUAL HOUSEHOLD INCOME	

Financial Institution Name	Account Number	Current Checking Balance	Current Savings Balances

Owner #2

NAME (PLEASE PRINT)		% OWNERSHIP	SOCIAL SECURITY NUMBER
HOME ADDRESS STREET		CITY	STATE ZIP
HOME PHONE NUMBER	EMAIL ADDRESS	ANNUAL HOUSEHOLD INCOME	

Financial Institution Name	Account Number	Current Checking Balance	Current Savings Balances

Credit Request

- Term Business Loan
 Short Term Loan
 Line of Credit
 Business Vehicle Loan
 Business VISA Credit Card
 Other

Purpose of Loan (Use of Proceeds):

Amount Requested: _____ Term Requested : (to 300 mos.) _____

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Agreement and Personal Guarantee

By signing below I certify that I am authorized to submit this application on behalf of the business named above ("Applicant") and that all information and documents made in connection with this application, including federal and state income tax returns, are true, correct, and complete. I authorize First U.S. Community Credit Union to obtain balance and payoff information on all accounts requiring payoff as a condition of approving this application and to obtain consumer and business reports from and to report credit information to others, including the Internal Revenue Service and state taxing authorities, about me and my business. I agree to notify First U.S. Community Credit Union promptly of any material change in such information. I acknowledge that (1) this application is subject to final approval of the Applicant and its owners, and that (2) additional information may be required for First U.S. Community Credit Union to make a final credit decision. I understand that if the Applicant is not approved for the credit requested, First U.S. Community Credit Union may request additional information from the Applicant in order to qualify the Applicant for another credit facility. A facsimile of my signature, in any capacity, may be used as evidence of Applicant's acceptance of these agreements,

If Applicant is a legal entity, all owners must sign below and include their titles and complete the Personal Information Section on the reverse side or on accompanying sheets as necessary.

By signing below, I also, in my individual capacity (even though I may place a title or other designation next to my signature), jointly and severally unconditionally guarantee and promise to pay to First U.S. Community Credit Union all indebtedness of the Applicant at any time arising under or relating to any credit requested through this application, as well as any extensions, increases, or renewals of that indebtedness. As guarantor, I waive (1) presentment, demand, protest, notice of protest, and notice of nonpayment; (2) any defense arising by reason of any defense of the Applicant or other guarantor; and (3) the right to require First U.S. Community Credit Union to proceed against Applicant or any other guarantor, to pursue any remedy in connection with the guaranteed indebtedness, or to notify guarantor of any additional indebtedness incurred by the Applicant, or of any changes in the Applicant's financial condition. I also authorize First U.S. Community Credit Union, without notice or prior consent, to (1) extend, modify, compromise, accelerate, renew, increase, or otherwise change the terms of the guaranteed indebtedness; (2) proceed against one or more guarantors without proceeding against the Applicant or another guarantor; and (3) release or substitute any party to the indebtedness or this guaranty. I agree (1) I will pay First U.S. Community Credit Union costs and attorneys' fees in enforcing this guaranty; (2) this guaranty will be governed by California law; (3) this guaranty shall benefit First U.S. Community Credit Union and its successors and assigns, and (4) an electronic facsimile of my signature, in any capacity, may be used as evidence of my agreement to the terms of this guaranty.

(1) x _____
 Signature Title Date of Birth Date

(2) x _____
 Signature Title Date of Birth Date

For Credit Union Use Only

Completed Application received _____ by _____
DATE EMPLOYEE NAME AND TITLE

Business Financial Statements Requested on: _____ Received on: _____

Business Income Tax Returns Requested on: _____ Received on: _____

Owners'/Guarantors' Personal Income Tax Returns Requested on: _____ Received on: _____

Owners'/Guarantors' Personal Financial Statements Requested on: _____ Received on: _____

Site visit scheduled for: _____ Completed on: _____

Other: _____ Completed on: _____

Credit Decision: Approved _____ Declined _____ Counter Offer _____ by: _____
Date Date Amount / Date Name and Title

Reg. B Letter Sent: _____
Date