

## 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:  
☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

ID VERIFICATION:

### GUARANTOR/CO-APPLICANT

1. I AM PROVIDING THE FOLLOWING INFORMATION FOR PURPOSES OF SERVING AS A (CHECK ONE):  
☐ 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:  
☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

ID VERIFICATION:

2. I AM PROVIDING THE FOLLOWING INFORMATION FOR PURPOSES OF SERVING AS A (CHECK ONE):  
☐ 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:  
☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

ID VERIFICATION:

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				\$0.00	
BASE SALARY				\$0.00	
OVERTIME				\$0.00	
BONUS AND/OR COMMISSIONS				\$0.00	
DIVIDENDS/INTEREST				\$0.00	
NET RENTAL INCOME				\$0.00	
ITEMIZED OTHER:					
1.				\$0.00	
2.				\$0.00	
3.				\$0.00	
4.				\$0.00	
5.				\$0.00	
TOTAL ANNUAL INCOME	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

FINANCIAL INFORMATION			
Please include copies of the following checked items as attachments to this application:			
<input type="checkbox"/> Federal Tax Return For:	<input type="checkbox"/> Balance Sheet for Current Year for:	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor/Co-Applicant(s)
<input type="checkbox"/> Current Year	<input type="checkbox"/> Income Statement for Current Year:	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor/Co-Applicant(s)
<input type="checkbox"/> Other:	<input type="checkbox"/> Other:	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor/Co-Applicant(s)
<input type="checkbox"/> Borrower			
<input type="checkbox"/> Guarantor/Co-Applicant(s)			
Financial Services Accounts Information:			
<input type="checkbox"/> Checking	<input type="checkbox"/> Loan(s)		
<input type="checkbox"/> Borrower	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor/Co-Applicant(s)	<input type="checkbox"/> Number Attached
<input type="checkbox"/> Guarantor/Co-Applicant(s)			
<input type="checkbox"/> Savings	<input type="checkbox"/> Other:		
<input type="checkbox"/> Borrower	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor/Co-Applicant(s)	<input type="checkbox"/> Number Attached
<input type="checkbox"/> Guarantor/Co-Applicant(s)			
<input type="checkbox"/> Number Attached			
<input type="checkbox"/> Check if additional account information accompanies this application.			

STATE LAW NOTICES	OHIO RESIDENTS ONLY:	WISCONSIN RESIDENTS ONLY:
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.	The Ohio laws against discrimination require that all creditors	Please sign if you are <b>not</b> 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.
		<div>X</div> <div>SIGNATURE FOR WISCONSIN RESIDENTS ONLY</div> <div>DATE</div>

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: <div>X</div>	(SEAL)	By: <div>X</div>	(SEAL)
<div>BORROWER</div>	<div>CO-APPLICANT</div>	<div>BORROWER</div>	<div>CO-APPLICANT</div>
<div>GUARANTOR</div>	<div>DATE</div>	<div>GUARANTOR</div>	<div>DATE</div>
By: <div>X</div>	(SEAL)	By: <div>X</div>	(SEAL)
<div>BORROWER</div>	<div>CO-APPLICANT</div>	<div>BORROWER</div>	<div>CO-APPLICANT</div>
<div>GUARANTOR</div>	<div>DATE</div>	<div>GUARANTOR</div>	<div>DATE</div>

FOR CREDIT UNION USE ONLY					
VERIFICATION COMPLETION DATE	BY				
GOVERNMENT LIST(S) CHECKED:	<input type="checkbox"/> TREASURY CIP LIST	<input type="checkbox"/> OFAC	<input type="checkbox"/> OTHER:		
LIST VERIFICATION COMPLETION DATE	BY				
DATE	<input type="checkbox"/> APPROVED	APPROVED LIMITS:	SIGNATURE	LINE OF CREDIT	CREDIT CARD
	<input type="checkbox"/> DENIED (Adverse Action Notice Sent)				
LOAN OFFICER COMMENTS					
SIGNATURES:					
X			X		
DATE			DATE		

# Personal Financial Statement

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 joint owner?: \_\_\_\_\_

Years at Residence: \_\_\_\_\_ Home/Cell #: \_\_\_\_\_ Email: \_\_\_\_\_

ASSETS		TOTAL	LIABILITIES		TOTAL
Cash on hand and in banks	(schedule D)		Notes payable to Beginnings	(schedule D)	
Marketable Securities	(schedule A)		Notes payable to other banks	(schedule D)	
Other Securities	(schedule A)		Installment loans *list below	(schedule D)	
Amount owed to me by relatives & friends	(schedule D)				
Amount owed to me by others	(schedule D)				
Real estate owned	(schedule B)				
Mortgage owed to me	(schedule D)				
Cash value Life Insurance	(schedule C)		Amount owed to relatives or friends		
Face Value: \$			Life Insurance loans	(schedule C)	
Automobiles:			Accounts payable		
			Unpaid taxes and interest		
			Mortgages	(schedule D)	
Personal property			Other liabilities:		
Net worth of business					
Other assets (please list below)					
List the name of any joint asset holders:					
			Total Liabilities		
			Net Worth (Assets – Liabilities)		
<b>TOTAL ASSETS</b>			<b>TOTAL (Liabilities + Net Worth)</b>		
<b>SOURCE OF INCOME</b>			<b>BUSINESS INFORMATION</b>		
Income from alimony, maintenance & child support need not be reported if you choose not to rely on such income to obtain credit.			Business or occupation:		
Employer			Owner:	Ownership %	
Job title			Co-Owner:	Ownership %	
Start date			Length of time in business:		
Salary			Are you a partner or officer in any other business?:		
Bonus and commissions			Other business name:		
Dividends and interest			Owner:	Ownership %	
Real estate (please attach separate income and expenses statement)			Co-Owner:	Ownership %	
Other income (describe)			List other businesses you have ownership in:		
Other owners' income source					
<b>TOTAL ANNUAL INCOME</b>					

## Schedule A – Marketable and Other Securities

Number 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	Ownership %	Name on title	Mortgage holder	Date purchased	Purchase cost	Balance	Yearly rents	Payment amount

## 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 Beginnings Credit Union ("Beginnings") 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 Beginnings 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 Beginnings 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 Beginnings, 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 Beginnings shall immediately become due and payable, without demand or notice, and may be charged against any credit balance of the undersigned with Beginnings.

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

**Applicant's Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Co-Applicant's Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

## Rent Roll

Please make additional copies if more space is needed



As of: \_\_\_\_\_

CONFIDENTIAL

[illegible]

For the purpose of obtaining and maintaining credit from Beginnings Credit Union ("Beginnings") 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: \_\_\_\_\_