

# Small Business Credit Application

Business Loans & Services  
 P.O. Box 970, Eau Claire, WI 54702-0970  
 715-552-3001 • 1-800-341-9911 ext 3001 • www.rcu.org



NEW REQUEST    RENEWAL    MODIFICATION

TERM LOAN    LINE OF CREDIT    LETTER OF CREDIT    SINGLE PAYMENT NOTE    CONSTRUCTION  
 KWIK CASH (Overdraft Protection)

## SECTION 1 - GENERAL INFORMATION

|   |                                 |                                   |             |
|---|---------------------------------|-----------------------------------|-------------|
| COMPANY LEGAL NAME  |                                 | TELEPHONE                         | FAX         |
| COMPANY STREET ADDRESS  |                                 | CITY                              | STATE   ZIP |
| COMPANY MAILING ADDRESS   |                                 | CITY                              | STATE   ZIP |
| DATE BUSINESS ESTABLISHED   | OWNERSHIP DATE (IF DIFFERENT)   | # OF EMPLOYEES                    |             |
| FEDERAL TAX I.D. #  | DESCRIPTION OF BUSINESS (NAICS) | WEB ADDRESS                       |             |
| STRUCTURE <input type="checkbox"/> SOLE PROPRIETORSHIP <input type="checkbox"/> GENERAL PARTNERSHIP <input type="checkbox"/> LIMITED PARTNERSHIP <input type="checkbox"/> S-CORP <input type="checkbox"/> C-CORP <input type="checkbox"/> LLC <input type="checkbox"/> LLP <input type="checkbox"/> OTHER |                                 |                                   |             |
| STATE OF ORGANIZATION   |                                 | STATE IDENTIFICATION # (TAX I.D.) |             |
| ANNUAL SALES \$   |                                 |                                   |             |
| HOW DID YOU LEARN ABOUT RCU'S BUSINESS LOAN DEPARTMENT?   |                                 |                                   |             |

## SECTION 2 - CREDIT REQUEST INFORMATION

|                                    |                            |
|------------------------------------|----------------------------|
| HOW MUCH WOULD YOU LIKE TO BORROW? | LENGTH OF REPAYMENT?       |
| HOW ARE YOU USING THE FUNDS?       | WHAT IS YOUR COLLATERAL?   |
| ESTIMATED COLLATERAL VALUE?        | OTHER LIENS ON COLLATERAL? |

## SECTION 3 - BUSINESS OWNER'S INFORMATION (APPLICATION MUST BE SIGNED BY AN OWNER OR AUTHORIZED OFFICER OF THE COMPANY, WHOSE INFORMATION IS SHOW BELOW.)

INFORMATION IS REQUIRED FOR ANY INDIVIDUAL WITH 20% OR GREATER OWNERSHIP.

|                          |                   |  |   |
|--------------------------|-------------------|--|---|
| NAME                     | PERCENT OWNERSHIP | TITLE  |   |
| HOME ADDRESS             | CITY              | STATE  | ZIP   |
| EMAIL ADDRESS            |                   |  |   |
| SOC.SEC. #               | DATE OF BIRTH     | HOME PHONE   | U.S. CITIZEN <input type="checkbox"/> YES <input type="checkbox"/> NO |
| GROSS PERSONAL INCOME \$ |                   | <input type="checkbox"/> MONTHLY <input type="checkbox"/> ANNUALLY |   |
| NAME                     | PERCENT OWNERSHIP | TITLE  |   |
| HOME ADDRESS             | CITY              | STATE  | ZIP   |
| EMAIL ADDRESS            |                   |  |   |
| SOC.SEC. #               | DATE OF BIRTH     | HOME PHONE   | U.S. CITIZEN <input type="checkbox"/> YES <input type="checkbox"/> NO |
| GROSS PERSONAL INCOME \$ |                   | <input type="checkbox"/> MONTHLY <input type="checkbox"/> ANNUALLY |   |
| NAME                     | PERCENT OWNERSHIP | TITLE  |   |
| HOME ADDRESS             | CITY              | STATE  | ZIP   |
| EMAIL ADDRESS            |                   |  |   |
| SOC.SEC. #               | DATE OF BIRTH     | HOME PHONE   | U.S. CITIZEN <input type="checkbox"/> YES <input type="checkbox"/> NO |
| GROSS PERSONAL INCOME \$ |                   | <input type="checkbox"/> MONTHLY <input type="checkbox"/> ANNUALLY |   |



| SECTION 4 - OUTSTANDING BUSINESS LOANS |           |           |           |
|--|-----------|-----------|-----------|
|  | LENDER #1 | LENDER #2 | LENDER #3 |
| LENDER NAME                            |           |           |           |
| TYPE OF LOAN                           |           |           |           |
| ORIGINAL BALANCE/CREDIT LIMIT          |           |           |           |
| ORIGINATION DATE                       |           |           |           |
| CURRENT BALANCE                        |           |           |           |
| MONTHLY PAYMENT                        |           |           |           |
| SECURED BY                             |           |           |           |

| SECTION 5 - OTHER INFORMATION   |  |
|---|--|
| HAS THE BUSINESS INCURRED A LOSS IN THE LAST 3 YEARS?   | <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, YEAR AND AMOUNT |
| ANY UNSETTLED LAWSUITS, JUDGEMENTS, OR DISPUTES?  | <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, WHAT AND WHY    |
| BANKRUPTCY EVER FILED BY BUSINESS / SIGNORS / GUARANTORS?                                     | <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, WHO AND WHEN    |
| ANY OUTSTANDING TAX OBLIGATIONS?  | <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, WHY             |
| IS BUSINESS FOR SALE OR UNDER AGREEMENT THAT WOULD CHANGE THE OWNERSHIP?                      | <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, EXPLAIN         |
| IS COLLATERAL BEING PLEDGED BY SOMEONE OTHER THAN THE BUSINESS OR THE OWNERS OF THE BUSINESS? | <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, WHO             |

| SECTION 6 - OTHER DEPOSITS OR LOANS OF COMPANY/OWNERS |                 |                  |         |
|---|-----------------|------------------|---------|
| FINANCIAL INSTITUTION                                 | TYPE OF SERVICE | OWNER OF SERVICE | BALANCE |
| #1  |                 |                  |         |
| #2  |                 |                  |         |
| #3  |                 |                  |         |
| #4  |                 |                  |         |

| SECTION 7 - LEGAL COPY AND SIGNATURE  |                            |
|---|----------------------------|
| <p>The undersigned represents that the information contained in and accompanying this application is true and correct to his or her knowledge and was given to induce the Lender to grant the loan for which this application was made and further states that no information that may relate to the credit worthiness of the undersigned has been omitted. The undersigned authorizes the Lender or its agent to verify the information submitted herein with credit bureaus, employers, and any references listed in the application. The Lender may at his option, cancel any Commitment or Loan granted if: this Application contains any false or misleading information; in its opinion, the credit investigation discloses any unsatisfactory credit record; the title examination discloses unsatisfactory conditions that are not correctable within a reasonable time; the undersigned has borrowed any portion of the investment or equity in the property not indicated in this Application; or any phase of new construction on the property is started before the Lender's security instrument has been recorded. This application shall remain the property of this institution.</p> |                            |
| <p>Application must be signed by an owner or authorized officer of the company, whose information is show in section 3.</p>   |                            |
| NAME  | TITLE                      |
| SIGNATURE   | DATE                       |
| <p>FOR INDIVIDUAL OR SOLE PROPRIETOR WHO RESIDES IN COMMUNITY PROPERTY STATES SUCH AS ARIZONA, NEVADA, AND WISCONSIN, CHECK ONE: <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SEPARATED</p>   |                            |
| IF YOU CHECKED MARRIED: NAME OF SPOUSE  | SPOUSE'S SOCIAL SECURITY # |