



U.S. Bank Cash Flow Manager Application

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| Purpose | Amount Requested |
|---------|------------------|

ABOUT YOUR BUSINESS

| | | | |
|---|---|--|--------------------------------------|
| Business Exact Legal Name | | DBA (If applicable) | |
| Business Street Address (Cannot be a PO Box) | City | State | ZIP Code |
| Mailing Address (If different than above) | City | State | ZIP Code |
| Taxpayer ID Number | Business Phone | Business Cell Phone (optional) | State of Registration |
| Type of Organization <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Corporation <input type="checkbox"/> General Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Limited Liability Partnership <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Not for Profit <input type="checkbox"/> Trust | | Description of Business or Service (Be specific) | |
| Gross Annual Sales as Reported on Last Tax Return | Net Income as Reported on Last Tax Return | Date current ownership began (MM/YYYY) | Business Checking & Savings Balances |

OWNER(S) INFORMATION

List all Owners/Guarantors with at least 20% ownership interest in the company. If there are more than five Owners, complete an additional application.

| | | | | | | | |
|------------------------------------|--|------------------------|--|---------------------------|-------------|-----------------------|--|
| Authorized Owner (First, MI, Last) | | Social Security Number | | Date of Birth | % Ownership | Home Phone | |
| Address | | City | | State | Zip Code | Time at Residence | |
| Monthly Rent/Mortgage Payment | Gross Personal Annual Income* as Reported on Last Tax Return | | | State of Driver's License | | Driver License Number | |

| | | | | | | | |
|------------------------------------|--|------------------------|--|---------------------------|-------------|-----------------------|--|
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| Address | | City | | State | Zip Code | Time at Residence | |
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| Authorized Owner (First, MI, Last) | | Social Security Number | | Date of Birth | % Ownership | Home Phone | |
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| Authorized Owner (First, MI, Last) | | Social Security Number | | Date of Birth | % Ownership | Home Phone | |
| Address | | City | | State | Zip Code | Time at Residence | |
| Monthly Rent/Mortgage Payment | Gross Personal Annual Income* as Reported on Last Tax Return | | | State of Driver's License | | Driver License Number | |

* Income from alimony, child support or maintenance payments does not have to be disclosed unless you want it considered for the purposes of repaying this obligation.

Checking Account Information

Overdraft Protection, Online Banking, and Telephone Transfers. If checked, I authorize U.S. Bank to link my U.S. Bank business checking account # _____ to my U.S. Bank Cash Flow Manager/U.S. Bank SBA Guaranteed Cash Flow Manager for Overdraft Protection, Online Banking and Telephone Transfers, as applicable.

Automatic Payment. If checked, I authorize U.S. Bank to deduct my U.S. Bank Cash Flow Manager/U.S. Bank SBA Guaranteed Cash Flow Manager minimum payment each month from my U.S. Bank business checking account # _____ on the payment due date shown in my Welcome Letter Agreement.

AGREEMENT AND PERSONAL GUARANTEE(S)

By signing this Application, each of the undersigned Business Owners, individually and on behalf of the Business ("Signer"), request the indicated services or credit products from U.S. Bank National Association, U.S. Bank National Association ND or any affiliated bank (individually and collectively, "U.S. Bank"). Each Signer is authorized to sign on behalf of the Business and will provide business resolutions to U.S. Bank upon request. Each Signer has read and agrees to all applicable provisions on the reverse side of this Application (whether or not that reverse side is faxed back to U.S. Bank), including the personal guaranty and grant of a security interest in deposit accounts, and understands that this Application may be approved or denied. By signing below, each Signer authorizes U.S. Bank to (1) obtain credit records and other credit and employment information about the Signers personally and the Business (now and in the future), including from state and federal tax authorities, for deciding whether to approve the requested credit and for later periodic account review and collection purposes, and (2) furnish information about the Business and the Guarantors to credit bureaus, other Signers and other persons who claim to be authorized by the Business or the Guarantors, to receive such information. The Business and each Signer guaranty that all information above is correct and agree to notify U.S. Bank if any information changes. All loans shall be used for business purposes only.

By signing below, each Signer agrees to be personally responsible for any credit granted pursuant to this Application. This Application constitutes a Guaranty under which each individual signing is a Guarantor, and individually guarantees the payment of all present and future obligations of the Business to U.S. Bank in accordance with the provisions on page 3 of this Application, the Terms and Conditions and Welcome Letter Agreement governing such Line of Credit.

| | | | |
|---|--------------|-------|------|
| Signature of Business Owner & Guarantor | Printed Name | Title | Date |
| Signature of Business Owner & Guarantor | Printed Name | Title | Date |
| Signature of Business Owner & Guarantor | Printed Name | Title | Date |
| Signature of Business Owner & Guarantor | Printed Name | Title | Date |
| Signature of Business Owner & Guarantor | Printed Name | Title | Date |



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Important Notices

NOTICE: IMPORTANT: READ BEFORE SIGNING. THE TERMS OF THIS AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING, EXPRESSING CONSIDERATION AND SIGNED BY THE PARTIES ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN CONTRACT (CONSISTING OF THIS APPLICATION, THE TERMS AND CONDITIONS AND THE WELCOME LETTER AGREEMENT REFERRED TO BELOW) MAY BE LEGALLY ENFORCED. THE TERMS AND CONDITIONS OF THE CASH FLOW MANAGER LINE AND THE SBA GUARANTEED CASH FLOW MANAGER LINE PERMIT THE LENDER TO CHANGE THE TERMS OF THIS WRITTEN CONTRACT UPON WRITTEN NOTICE TO YOU. YOU (THE APPLICANT) MAY CHANGE THE TERMS OF THIS WRITTEN CONTRACT ONLY BY ANOTHER WRITTEN AGREEMENT.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, federal law requires financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

U.S. Bank Cash Flow Manager Line / SBA Guaranteed Cash Flow Manager Line

Approval Terms

Any person signing this Application or an Addendum ("Signer") is authorized to request and direct the disbursement of advances under the line of credit which has been approved by U.S. Bank (the "Approved Line of Credit"). U.S. Bank will send the U.S. Bank Cash Flow Manager or U.S. Bank SBA Guaranteed Cash Flow Manager Line of Credit ("Line of Credit") Terms and Conditions, as applicable, and the related Welcome Letter Agreement if the Line of Credit is approved. These documents will apply to the Approved Line of Credit and will be effective when put into the mail addressed to the Business. If the Business uses the Approved Line of Credit without having received or read the applicable Line of Credit Terms and Conditions and the Welcome Letter Agreement those documents will still apply to the Approved Line of Credit. Copies of the applicable Terms and Conditions or Welcome Letter Agreement may be obtained by calling U.S. Bank 24-Hour Business Solutions at 1-800-673-3555 or in the Minneapolis/St.Paul Metro Area at 1-651-244-7770. The governing documents permit U.S. Bank to cancel or change the terms of any Approved Line of Credit with notice to the Business. U.S. Bank may also cancel the Approved Line of Credit without notice if the Business is in default. U.S. Bank may assign any Approved Line of Credit to another creditor. The Business grants U.S. Bank a security interest in all deposit accounts with U.S. Bank National Association or with any affiliated bank to secure all obligations of the Business under the Approved Line of Credit.

Any sole proprietorship applicant may apply for credit in his or her name alone, regardless of marital status. In addition, if the Business is a sole proprietorship, any Approved Line of Credit will be booked under the name of the owner of the sole proprietorship.

The Borrower is the Business identified in this Application. The Lender is U.S. Bank National Association ND. All loans shall be governed by North Dakota law. If the Lender denies the application for a U.S. Bank Cash Flow Manager Line, the Borrower will be considered for a U.S. Bank SBA Guaranteed Cash Flow Manager Line. If the Borrower receives preliminary credit approval for a U.S. Bank Cash Flow Manager Line or U.S. Bank SBA Guaranteed Cash Flow Manager Line, the Lender will notify Borrower if additional information or documentation is required for the Lender to make a final decision on the application.

Guaranty Terms

This Application is a Guaranty. Any shareholder, partner or member owning 20% or more interest in the Borrower must sign as a Guarantor. All persons who sign this Application, other than the Borrower, are Guarantors. Each Guarantor guarantees the payment of all present and future obligations of the Borrower to the Lender. The obligations of all Guarantors are joint and several. The Lender can collect any obligation from any guarantor without first trying to collect from the Borrower or any other Guarantor. Each Guarantor will read the applicable Line of Credit Terms and Conditions and the related Welcome Letter Agreement when they are sent to the Borrower, but each Guarantor understands and agrees that those documents will apply to all Guarantors even if they do not read them. To the fullest extent permitted by applicable law, each Guarantor will pay all legal expenses and other expenses in connection with enforcing the Line of Credit and this Guaranty. No Guarantor's liability under this Guaranty will be affected by the fact that (1) any other person guarantees or does not guarantee, (2) U.S. Bank releases or settles with or does not proceed against the Borrower or any Guarantor, (3) the terms of the Line of Credit are changed (including an increase in amount) with or without notice to the guarantor, or (4) the Borrower may have any defense against paying. Each Guarantor hereby waives all benefits and protections under Arizona Revised Statutes Sections 12-1641 through 12-1644. Each Guarantor grants the lender a security interest in all deposit accounts with the Lender, with U.S. Bank National Association or with any affiliated bank to secure all obligations of the Guarantor to U.S. Bank.

The terms in this paragraph apply only to Guarantors residing in Kentucky: Notwithstanding the provisions of this Application or the applicable Line of Credit Terms and Conditions, the maximum aggregate liability of each guarantor under this Guaranty shall not exceed the loan amount requested by the Borrower in this Application ("Guaranteed Principal"), plus all interest accruing on and fees and charges relating to the Guaranteed Principal and costs of collecting the Guaranteed Principal or otherwise enforcing the Bank's rights under this Guaranty, including reasonable attorneys' fees and expenses (collectively the "Guaranteed Obligations"). Such Guarantor's obligations shall remain in full force and effective until, and shall terminate (as used in Kentucky Revised Statutes 8371.065, as amended) on the earlier of (a) the day following the date of payment in full upon maturity of the Guaranteed Obligations; or (b) 7 years after the date of the Welcome Letter Agreement in which the Lender agrees to make the Line of Credit requested in this Application, but any such termination of the Guaranty shall not affect the liability of the guarantor with respect to Guaranteed Obligations created or incurred prior to such termination date ("Prior Obligations") or extensions or renewals of, interest accruing on, or fees, costs or expenses incurred with respect to, such Prior Obligations prior to, on or after such termination date.





U.S. Bank Cash Flow Manager Disclosure
(To be retained by Applicant)

Thank you for your business credit application. We will review it carefully and get back to you promptly. If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain that statement, please contact us at U.S. Bank, CN-OH-W5-DL, P.O. Box 1038, Cincinnati, OH 45202 within sixty (60) days from the date that you are notified of our decision.

MISSOURI NOTICE: ORAL AGREEMENTS OR COMMITMENTS TO LOAN MONEY, EXTEND CREDIT OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT INCLUDING PROMISES TO EXTEND OR RENEW SUCH DEBT ARE NOT ENFORCEABLE. TO PROTECT YOU (BORROWER(S)) AND US (CREDITOR) FROM MISUNDERSTANDING OR DISAPPOINTMENT, ANY AGREEMENTS WE REACH COVERING SUCH MATTERS ARE CONTAINED IN THE APPLICATION, THIS ADDENDUM, THE TERMS AND CONDITIONS AND THE LETTER AGREEMENT REFERRED TO BELOW, ANY GUARANTY AND ANY OTHER RELATED DOCUMENT WHICH IS THE COMPLETE AND EXCLUSIVE STATEMENT OF THE AGREEMENT BETWEEN US, EXCEPT AS WE MAY LATER AGREE IN WRITING TO MODIFY IT.

WASHINGTON NOTICE: UNDER WASHINGTON LAW, ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT, OR FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE.

NEBRASKA NOTICE: A CREDIT AGREEMENT MUST BE IN WRITING TO BE ENFORCEABLE UNDER NEBRASKA LAW. TO PROTECT BORROWER AND LENDER FROM MISUNDERSTANDINGS OR DISAPPOINTMENTS, ANY CONTRACT, PROMISE, UNDERTAKING OR OFFER TO FORBEAR REPAYMENT OF MONEY OR TO MAKE ANY OTHER FINANCIAL ACCOMMODATION IN CONNECTION WITH THIS LOAN OF MONEY OR GRANT OR EXTENSION OF CREDIT, OR ANY AMENDMENT OF, CANCELLATION OF, WAIVER OF, OR SUBSTITUTION FOR ANY OR ALL OF THE TERMS OR PROVISIONS OF ANY INSTRUMENT OR DOCUMENT EXECUTED IN CONNECTION WITH THIS LOAN OR MONEY OR GRANT OR EXTENSION OF CREDIT MUST BE IN WRITING TO BE EFFECTIVE.

OREGON NOTICE: UNDER OREGON LAW, MOST AGREEMENTS, PROMISES, AND COMMITMENTS MADE BY LENDERS AFTER OCTOBER 3, 1989, CONCERNING LOANS AND OTHER CREDIT EXTENSIONS THAT ARE NOT FOR PERSONAL, FAMILY, OR HOUSEHOLD PURPOSES, OR SECURED SOLELY BY THE BORROWER'S RESIDENCE, MUST BE IN WRITING, EXPRESS CONSIDERATION AND BE SIGNED BY THE LENDER TO BE ENFORCEABLE.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your personal credit report.

Table with 3 columns: Feature, U.S. Bank Cash Flow Manager Line, and U.S. Bank SBA Guaranteed Cash Flow Manager Line. Rows include Credit Line, Fees, Interest Rate, Access, Minimum Monthly Payment, Maturity, and Collateral.

