

## CREDIT REQUEST

Product Type	Amount Requested	Purpose
<input type="checkbox"/> Business Line of Credit		
<input type="checkbox"/> Business Term Loan # Months _____ (up to 60 months)		
<input type="checkbox"/> Commercial Mortgage # Months _____ (up to 240 months)		

## BUSINESS INFORMATION

Business Name		Tax ID Number	
Street Address	City	State	Zip
Email Address	Phone Number		
Please Check One	<input type="checkbox"/> Corporation <input type="checkbox"/> Limited Liability Corporation	<input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership	<input type="checkbox"/> Non-Profit Organization <input type="checkbox"/> S Corporation <input type="checkbox"/> Other (Explain)
Type of Business	<input type="checkbox"/> Manufacturer <input type="checkbox"/> Retailer <input type="checkbox"/> Wholesale/Distributor	<input type="checkbox"/> Service Company	<input type="checkbox"/> Other (Specify)
Year Established	Primary Product and/or Service		

## EXISTING BUSINESS DEPOSIT RELATIONSHIPS

	Business Operating Account	Payroll Account	Merchant Account	Investment Account	Other
Name of Bank					
Average Balance					
Payroll Service Provider (if any)	Merchant Service Provider (if any)				

## SCHEDULE OF BUSINESS DEBT (If additional space is necessary, please use a separate sheet of paper)

Creditor	Date Opened	Current Balance	Interest Rate	Maturity Date	Monthly Payment	Amount Past Due, If Any	Collateral

## OWNER/GUARANTOR INFORMATION

Please provide information for anyone owning 20% or more of the business (Attach additional sheets if necessary).

Owner/Guarantor #1				Owner/Guarantor #2			
Name		Date of Birth		Name		Date of Birth	
Social Security Number		Home Phone		Social Security Number		Home Phone	
Street Address				Street Address			
City	State	Zip		City	State	Zip	
Date you moved to this address				Date you moved to this address			
Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>				Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>			
Monthly Payment/Rent \$				Monthly Payment/Rent \$			
Title		% of Ownership		Title		% of Ownership	
Annual Income				Annual Income			
Work Phone				Work Phone			
Years at Business				Years at Business			

\*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. We comply with Section 326 of the USA Patriot Act. We may also ask to see your driver's license or any other photo identifying documentation. This new law mandates that we verify certain information about you, including your name, legal address, date of birth, and Social Security or tax identification number, while processing your account application.

## REPRESENTATIONS/AUTHORIZATIONS

To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act was signed into law. This law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. 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 ask to see your driver's license or other identifying documents. We proudly support all efforts to protect and maintain the security of our customers and our country.

- ☐ Individual credit in the name of \_\_\_\_\_
- ☐ Joint credit in the name of \_\_\_\_\_
- ☐ We intend to apply for joint credit (initials) Applicant: \_\_\_\_\_ Co-Applicant: \_\_\_\_\_

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law, 18U.S.C. and 1014, and may result in a fine or imprisonment or both.

In addition, each individual signing below authorizes the Creditor to check their individual credit account and employment history and have a credit reporting agency prepare a consumer credit report on them. By signing below, the undersigned agree(s) to all the terms and conditions beginning on page 1 through the bottom of page 2 of this Application.

By \_\_\_\_\_  
Signature Date

By \_\_\_\_\_  
Signature Date

## Financial Statement Requirements for Business Banking Loans

**In addition to a completed, signed and dated Business Banking loan application, please provide the following:**

Amount	Business Federal Tax Return*	Personal Federal Tax Return	Business Banking Personal Financial Statement
Up to \$100,000	1 year	1 year	Required for all owners with 20% or more ownership interest in the business (blank form provided on the next page)
\$100,001 to \$399,999	2 years	2 years	
\$400,000 to \$1,000,000	3 Years	2 Years	

*\*Interim business financial statements may be required if the application date is more than 6 months beyond fiscal year end. Additional financial documentation may be required depending on credit review, loan purpose or complexity. For requests greater than \$1 million, please call Business Lending Center at 413.493.8790.*

**Once the application is completed, please call the Business Lending Center at 413.493.8790 or email [BusinessBanking@bankatpeoples.com](mailto:BusinessBanking@bankatpeoples.com).**

OWNER / GUARANTOR - PERSONAL FINANCIAL INFORMATION		AS OF      /      /	
	Amount	LIABILITIES (What you owe)	Amount
Cash	\$	Credit Cards/Revolving Loans	\$
Marketable Securities	\$	Installment Loans (auto, education, etc.)	\$
Stocks and Bonds	\$	Mortgages	\$
Retirement Accounts	\$	Home Equity Loans	\$
Real Estate	\$	Other Recurring Payments	\$
Automobiles	\$		
Other Assets	\$		
TOTAL ASSETS	\$	TOTAL LIABILITIES	\$
NET WORTH (Total Assets --- Total Liabilities)	\$	<i>(If additional space is necessary, please use a separate sheet of paper)</i>	

PERSONAL RESIDENCE									
Property Address	Legal Owner	Purchase Year	Price	Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender

INVESTMENT									
Property Address	Legal Owner	Purchase Year	Price	Market Value	Present Loan Balance	Interest Rate	Loan Maturity Date	Monthly Payment	Lender

Please complete the following:

- ☐ Yes    ☐ No    Are you a guarantor, co-maker or endorser for any debt of an individual, corporation or partnership?
- ☐ Yes    ☐ No    Do you have any outstanding letters of credit or surety bonds?
- ☐ Yes    ☐ No    Are there any suits or legal actions pending?
- ☐ Yes    ☐ No    Are any of your tax obligations past due?
- ☐ Yes    ☐ No    Do you have insurance on the business assets?
- ☐ Yes    ☐ No    If your debt is being refinanced, was the original loan through the SBA?
- ☐ Yes    ☐ No    Have either you or any firm in which you were a major owner ever declared bankruptcy?
- ☐ Yes    ☐ No    Has the business had a loss in the past 3 years?
- ☐ Yes    ☐ No    Is the business for sale or under an agreement that would change the ownership of the business?

If yes to any of the above questions, please provide details. \_\_\_\_\_

## REPRESENTATIONS AND WARRANTIES

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fail to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer-reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you is outstanding the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned give you shall be your property.

OWNER/GUARANTOR SIGNATURE	
Name of Owner/Guarantor (please print)	Signature _____ Date _____