

BUSINESS LOAN APPLICATION

TO: VIA CREDIT UNION

INFORMATION AS OF: _____

Loan Purpose	\$ Amount of Loan Requested

PRELIMINARY INFORMATION

- Internal Financial Statements (most current) Personal Financial Statement (all owners)
 Previous 2 years Business Federal Tax Return & Schedules Previous 2 years Personal Federal Tax Return & Schedules (all owners)
 Cash Flow Projections (Start-ups only) Additional information may be required

Legal Name of Business Applicant: _____
 D/B/A or Trade Name (if different): _____
 Date Established: _____ Number of Employees: _____

MANNER OF ORGANIZATION:

- Sole Proprietorship Corporation Limited Liability Company General Partnership Other: _____

BUSINESS DESCRIPTION:

- Manufacturing Wholesale Retail Service Other: _____

Primary NAICS code(s): _____

Description of Business: _____

Street Address: _____ City: _____ State: _____ Zip: _____

Mailing Address (if different): _____ City: _____ State: _____ Zip: _____

Primary Contact: _____ Title: _____

Business Telephone Number: (____) _____ Federal Tax Identification Number: _____

E-mail Address: _____ Credit Union Account Number: _____

BUSINESS OWNERSHIP INFORMATION

For all owners of 20% or more, including general and limited partners; please complete the following:

Name	Address, City, State	Social Security #	Birth Date	% Ownership

OFFICERS:

President: _____ Vice President: _____

Secretary: _____ Treasurer: _____

Business Accountant: _____ Phone: _____

Business Insurance Agent: _____ Phone: _____

Business Attorney: _____ Phone: _____

DEPOSIT INSTITUTIONS (Institutions that handle primary deposits)

Deposit Institution Name	Address, City, State	Account Purpose (Acct Payable, Acct Receivable, Payroll, Savings, etc)	Current Balance (\$)

LOAN AND LEASE OBLIGATIONS (Attach additional sheet if necessary)

Please list all guaranties, commitments, contingencies, or any other debts not listed in the financial statements on a separate piece of paper.

To Whom Payable	Original Amount (\$)	Current Balance (\$)	Monthly Payment (\$)	Interest Rate (%)	Maturity Date	Collateral Pledged

TRADE CREDITORS (Please list 3 largest)

Trade Creditor's Name	Phone Number	Address, City, State	Terms	Credit Limit (\$)	Current Balance (\$)

Are any principals of this business a partner or officer in any other venture? Explain	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the business, or do any owners of the business, currently have any Federal or State taxes due or delinquent? Explain	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the business, or are any owners of the business, currently involved in any pending judgments, claims or lawsuits? Explain	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the business, or have any principals of the business, been involved in a bankruptcy or insolvency proceeding? Explain	<input type="checkbox"/> Yes <input type="checkbox"/> No

CERTIFICATION AND SIGNATURE

The foregoing has been carefully read by the undersigned and is made for the purpose of securing credit from time to time in whatever form from Via Credit Union (Via CU, you, or your). I hereby certify that the information provided is a true and correct exhibit of my / our financial condition and may be treated by Via CU as a continuing statement thereof until replaced by a new statement or until I specifically notify Via CU of a change therein. In consideration of any such credit which Via CU may advance to me, I agree that if at any time this statement shall prove incorrect, in your judgment, as a statement of my condition, or if at any time by reason of insolvency, application for receiver, or any act or omission on my part in your judgment such credit is prejudiced or impaired, all or any of my obligations to you, whether direct, indirect, contingent or fixed, shall immediately stand due and payable without demand upon notice to me, and any money or other property owned by me and in your possession or custody in whatever capacity may in your discretion be held and, without prior notice to me, sold and/or applied by you against any such obligations to you.

If adverse action is taken with respect to a credit application or loan such as refusal to grant a loan, termination of a loan, change in loan account terms that is unfavorable to the me as the borrower or refusal to honor a requested increase in a loan amount, the I, as the applicant, have a right to a statement of specific reasons for the adverse action within 30 days, if the statement is requested within 60 days of Via CU's notification to the applicant of the adverse action. The statement of specific reasons can be obtained from the Business Lending Department, Via Credit Union, 4505 S Adams St, Marion, IN 46953, Tele. No. 765-674-6631, ask for the Business Lending Dept.

By signing, I expressly authorize Via Credit Union to make credit inquiry of any or all creditors and credit reporting agencies, and serves as authorization to release of Legal documentation, Tax Returns, Business Financials, Insurance coverage, or other requests made by Via Credit Union for the loan requested.

By: _____ Title: _____ Date: _____
Primary Applicant Signature

By: _____ Title: _____ Date: _____
Secondary Applicant Signature, if applicable

PERSONAL FINANCIAL STATEMENT

TO: VIA CREDIT UNION

INFORMATION AS OF: _____

Applicant/Guarantor: _____

Social Security #: _____

Address: _____

Birth Date: _____ **Acct #:** _____

Phone: _____

E-mail: _____

Employer / Position: _____

Employer Address: _____

If statement is being tendered to the Credit Union to extend credit for a joint purpose, both parties please initial here: _____

Co-Applicant/Guarantor: _____

Social Security #: _____

Address: _____

Birth Date: _____ **Acct #:** _____

Phone: _____

E-mail: _____

Employer / Position: _____

Employer Address: _____

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex or marital status, or age (provided the applicant has the capacity to contract in accordance with the applicable State Law); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the **National Credit Union Administration, Regional Director, Region 3 – 7000 Central Parkway, Suite 1600, Atlanta, GA 30328.**

Personal Assets (\$)	Personal Liabilities (\$)
Cash On Hand & On Deposit _____	Revolving Credit Accounts (Sch 8) _____
IRA & Other Retirement Accounts _____	Installment & Other Personal Debts (Sch 9) _____
Other Investment Accounts (Sch 3) _____	Mortgages on Personal Real Estate (Sch 5) _____
Whole Life Ins – Surrender Value (Sch 4) _____	Loans on Whole Life Insurance _____
Accounts & Notes Receivable _____	
Automobiles (Current Value) _____	Total Personal Liabilities \$ _____
Personal Real Estate - (Sch 5) _____	
Other Assets & Personal Property (Sch 6) _____	Net Worth (Assets minus Liabilities) \$ _____
Personal Interest in Business (Sch 7) _____	
Total Personal Assets \$ _____	Total Personal Liabilities & Net Worth \$ _____

Schedule 1 - Personal Income (\$)	Schedule 2 - Contingent Liabilities (\$)
Wages _____	As Guarantor or Co-Maker _____
Dividends & Interest _____	Legal Claims & Judgments _____
Net Real Estate Income _____	Federal Taxes Due or Delinquent _____
Net Business Income _____	State Taxes Due or Delinquent _____
Other Income (Describe below) _____	Other Special Debt (Describe below) _____

*Alimony or child support income payments need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Schedule 3 – Other Investment Accounts (Attach additional sheets or statement if necessary)				
Accounts (#)	Issuer (Class)	Owner(s)	Assignee(s)	Market Value (\$)

Schedule 4 – Life Insurance (Attach additional sheets or statement if necessary)						
Insurer	Owner(s)	Term	Whole	Beneficiary(s)	Face Value (\$)	Surrender Value (\$)

Schedule 5 - Personal Real Estate Owned (Attach additional sheets or statement if necessary)							
Property Address	Owner(s)	Acquired	Cost (\$)	Value (\$)	Mortgage Holder	Mtg Bal (\$)	Payment (\$)

PERSONAL FINANCIAL STATEMENT

Schedule 6 - Other Assets & Personal Property (Provide description, value, collateral holder)

Schedule 7 – Personal Equity in Business					
Business Name (% of Ownership)	Tax Status	Total Assets (\$)	Total Liabilities (\$)	Net Worth (\$)	Personal Interest (\$)

Schedule 8 – Revolving Credit Accounts – Home Equity Lines & Credit Cards				
Creditor(s)	Credit Limit (\$)	Current Balance (\$)	Payment (\$)	Collateral

Schedule 9 – Installment & Other Debts				
Creditor(s)	Original Balance (\$)	Current Balance (\$)	Payment (\$)	Collateral

Schedule 10 – Personal Disclosures			
Are either of the applicant(s) an owner partner or officer in any other venture? Explain	<input type="checkbox"/>	Yes	<input type="checkbox"/> No
Are either of the applicant(s) obligated to pay alimony, child support or separate maintenance payments? Explain	<input type="checkbox"/>	Yes	<input type="checkbox"/> No
Are either of the applicant(s) a defendant in any suits or legal actions? Explain	<input type="checkbox"/>	Yes	<input type="checkbox"/> No
Have either of the applicant(s) been declared bankrupt? Explain	<input type="checkbox"/>	Yes	<input type="checkbox"/> No
Are any assets pledged other than as described above? Explain	<input type="checkbox"/>	Yes	<input type="checkbox"/> No
Are either applicant(s) a cosigner or guarantor on obligations not listed above? Explain	<input type="checkbox"/>	Yes	<input type="checkbox"/> No

The foregoing has been carefully read by the undersigned and is made for the purpose of securing credit from time to time in whatever form from Via Credit Union (Via CU, you, or your). I hereby certify that the information provided is a true and correct exhibit of my / our financial condition and may be treated by Via CU as a continuing statement thereof until replaced by a new statement or until I specifically notify Via CU of a change therein. In consideration of any such credit which Via CU may advance to me, I agree that if at any time this statement shall prove incorrect, in your judgment, as a statement of my condition, or if at any time by reason of insolvency, application for receiver, or any act or omission on my part in your judgment such credit is prejudiced or impaired, all or any of my obligations to you, whether direct, indirect, contingent or fixed, shall immediately stand due and payable without demand upon notice to me, and any money or other property owned by me and in your possession or custody in whatever capacity may in your discretion be held and, without prior notice to me, sold and/or applied by you against any such obligations to you.

If adverse action is taken with respect to a credit application or loan such as refusal to grant a loan, termination of a loan, change in loan account terms that is unfavorable to the me as the borrower or refusal to honor a requested increase in a loan amount, the I, as the applicant, have a right to a statement of specific reasons for the adverse action within 30 days, if the statement is requested within 60 days of Via CU's notification to the applicant of the adverse action. The statement of specific reasons can be obtained from the Business Lending Department, Via Credit Union, 4505 S Adams St, Marion, IN 46953, Tele. No. 765-674-6631, ask for the Business Lending Dept.

By signing, I expressly authorize Via Credit Union to make credit inquiry of any or all creditors and credit reporting agencies, and serves as authorization to release of Legal documentation, Tax Returns, Business Financials, Insurance coverage, or other requests made by Via Credit Union for the loan requested.

X		Date: _____
	Primary Applicant Signature	
X		Date: _____
	Co-Applicant Signature (If Applicable)	