



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 all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What This Means To You

When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We also ask to see your driver's license or identifying documents.

Loan Request

Amount Requested: \$	Term Mo/Yr:	Purpose:
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Applicant Information

Business Name: (If Sole Proprietor: First, Middle, Last Name, DBA Business Name)			
Name of Co-Applicant: (First, Middle, Last)			
Business Mailing Address:		City:	State:
			Zip Code
Business Physical Address:		City:	State:
			Zip Code
Entity Type:	<input type="checkbox"/> Proprietorship <input type="checkbox"/> LLC	<input type="checkbox"/> Partnership <input type="checkbox"/> Trust	<input type="checkbox"/> Corporation <input type="checkbox"/> Non-Profit Corporation
			Other _____ Tax ID: (SSN if Proprietor)

Contact Information

Business Phone Number:	Business Fax Number:
E-mail Address:	Business Cell Number:
Home Phone:	Web Page:

Additional Information

- Yes No Does the applicant have existing credit or contingent liabilities with another institution not previously disclosed?
- Yes No Is the applicant an endorser, guarantor, or co-maker for obligations of other individuals or entities (including any leases for vehicle equipment, business locations, etc.)
- Yes No Is there any unsatisfied judgment against the applicant or tax lien(s) against their property?
- Yes No Has the applicant, its principal(s), owner(s), or any guarantor(s) ever been involved in a business failure or bankruptcy?
- Yes No Is the applicant or any of its principals a defendant in any lawsuit or legal action?
If the answer to any of the questions is "yes," provide more detailed information on an attached sheet.

Attachments

Sole Proprietorship

- Current personal financial statement (may use First National form)
- Applicant(s) tax returns for past two years, including schedules
- Last two years business financial statements, if available (may use First National form)
- Year to Date Profit and Loss and Balance Sheet (may use First National form)

Partnership/LLP/LLC/Corporation

- Complete business tax returns for past two years
- Last two years business financial statements, if available (may use First National form)
- Year to Date Profit and Loss and Balance Sheet (may use First National form)
- Current personal financial statement of each partner/principal/guarantor (may use First National form)
- Personal tax returns for past two years of each partner/principal/guarantor, including schedules

Company Balance Sheet

Date of Financial Statement:

You may attach your company's internally or accountant prepared balance sheet in place of this balance sheet.

ASSETS Current Assets

LIABILITIES AND EQUITY Current Liabilities

Cash and cash equivalents	\$	Lines of credit	\$
Short-term investments	\$		\$
Accounts receivable	\$	Accounts payable	\$
Notes receivable	\$		\$
Inventory	\$		\$
Prepaid expenses	\$	Accrued expenses	\$
	\$		\$
	\$		\$
Total Current Assets (A)	\$	Total Current Liabilities (C)	\$
Property and Equipment		Long-Term Liabilities	
Land	\$	Notes payable (total from debt schedule below)	\$
Building		Other long term liabilities	\$
Machinery and equipment			\$
Vehicles			\$
			\$
Other		Total Long-Term Liabilities (D)	\$
	\$	Total Liabilities (C+D)	\$
	\$	Equity	
	\$	Total Equity (Total Assets - Total Liabilities) (E)	\$
Total Property and Equipment (B)	\$	Total Liabilities and Equity (C+D+E)	\$
Total Assets (A+B)	\$		

Debt Schedule

Please list the debts of the company and total above under notes payable. Attach an additional schedule if needed.

Lender / Loan Type	Loan Balance	Loan Payment	Maturity Date	Collateral	Collateral Value
	\$	\$			\$
	\$	\$			\$
	\$	\$			\$
	\$	\$			\$
Total	\$	\$			\$

Disclosure

For the purpose of procuring and maintaining credit, in any form whatsoever, with you from time to time, the undersigned submits the foregoing statement and information contained on supplemental statements as being a full, true and correct statement of the applicant(s) financial condition on the date stated. The applicant(s) agrees to notify you immediately in writing of any materially unfavorable change in financial condition, and in the absence of such notice, or of a new and full written statement, this may be considered as a continuing statement and substantially correct; and it is hereby expressly agreed that upon application for further credit, this statement shall have the same force and effect as if delivered as an original statement of the applicant(s) financial condition at the time such further credit is considered.

Certification: the Undersigned certify that the information provided in this statement is true and correct as of the date set forth opposite my/our signature(s) below and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq, and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which the Undersigned have made the Lender.

Signatures:

I am applying for commercial credit.

I am applying for commercial credit.

Applicant _____ Date _____

Co-Applicant _____ Date _____

