## **Business Credit Application DOWNRIVER** Current DCFCU Member: ☐ Yes ☐ No Member Number COMMUNITY Term Loan Loan Amount(s) Requested: ☐ Line of Credit ■ Business VISA Use of Proceeds **Proposed Collateral** Estimated Collateral Value **Business Information** Legal Form of Ownership: ☐ Sole Proprietorship ☐ Partnership ☐ Limited Liability Company/PLLC □ Corporation ☐ Limited partnership ■ Association/Organization **Business Name** Date Established Number of Employees Assumed Name/DBA Annual Sales Revenue Business Address City State Zip Building/Facilities: ☐ Owned ☐ Leased Estimated Value (if owned) Monthly Mortgage/Lease: \$ Business Telephone Business Fax Web Site / E-mail Address Taxpayer Identification Number Primary Contact Name Primary Contact Tel. Number IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT. To help the government fight the financing 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 for you: When you open an account, we may ask for personal information about you, other owners of the business, or any person designated as a signatory upon the account by resolution. The information we request for individuals may include name, address, date of birth, social security number, and other information that will allow us to identify those persons. We may also ask to see a drivers license or other identifying 1 - Owner/Guarantor Information Name Title Annual Compensation Percent Ownership Home Address State Zip City Home Telephone Mobile Telephone F-mail Address Date of Birth Social Security Number **Drivers License Number** 2 - Owner/Guarantor Information Title Annual Compensation Percent Ownership Home Address City State Zip Home Telephone Mobile Telephone E-mail Address Social Security Number Drivers License Number Date of Birth 3 - Owner/Guarantor Information Name Title Annual Compensation Percent Ownership Home Address City State Zip E-mail Address Home Telephone Mobile Telephone Social Security Number Drivers License Number Date of Birth 4 - Owner/Guarantor Information

<b>,</b>							
Name		Title		Annual Compensation		Percent Ownership	
Home Address		City		State		Zip	
Home Telephone	Mobile Telephone		E-mail Address				
Social Security Number	Drivers License Number	Drivers License Number			Date of Birth		

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Business Deposit Accounts						
Financial Institution		Account #		Checking Balance		Savings Balance
Financial Institution		Account #		Checking Balance		Savings Balance
Financial Institution		Account #		Checking Balance		Savings Balance
Existing Business Debt						
Financial Institution	Loan Type ☐ Term ☐ Line of Credit	Rate	Current Balance	Monthly Payment		Collateral
Financial Institution	Loan Type  Term Line of Credit	Rate	Current Balance	Monthly Payment		Collateral
Financial Institution	Loan Type ☐ Term ☐ Line of Credit	Rate	Current Balance	Monthly Payment		Collateral
Financial Institution	Loan Type  Term Line of Credit	Rate	Current Balance	Monthly Payment		Collateral
General Information						
Involved in any bankruptcies or insolvency proceedings?	Any outstanding judgments	s or liens	Involved in any pending lav	wsuits? Any delinquent loans of		ent loans or trade accounts?
☐ Yes ☐ No	☐ Yes ☐ No		☐ Yes ☐ No	☐ Yes ☐		No
Fair Credit Reporting Act Notice						
TO DETERMINE ELIGIBILITY FOR ADDITION OTHER LEGALLY PERMISSIBLE PURPOSES.  DOWNRIVER COMMUNITY FEDERAL CREIT THE INITIAL OR SUBSEQUENT FUNDING COMMUNITY FEDERAL CREIT AND DOWNRIVER COMMUNITY FEDERAL *A consumer report is any written, oral, coredit capacity, character, general reputaserving as a factor in establishing the consemployment purposes; or (c) any other power with the power substitution of the above Fair Credit Reporting Act Notice application or in accordance with the term of the above Fair Credit Reporting Act Notice application or in accordance with the term of the above Fair Credit Reporting Act Notice application or in accordance with the term of the above Fair Credit Reporting Act Notice application or in accordance with the term of the above Fair Credit Reporting Act Notice application or in accordance with the term of the above Fair Credit Reporting Act Notice application or in accordance with the term of the above Fair Credit Reporting Act Notice application or in accordance with the term of the accordance with the a	DIT UNION MAY SHARE INFO OR CONSIDERATION OF FUN INFORMATION DOES NOT II CREDIT UNION, INCLUDING or other communication fror tion, personal characteristic sumer's eligibility for: (a) cre urpose authorized under sec urpose authorized under sec lit report. I understand that e and I authorize Downriver ms of any loan agreement.	ORMATION PRODUING (EVALUA NCLUDE INFOR G INFORMATIO m a consumer as, or mode of I edit or insurance ction 604 of the	ATING CREDIT FOR APPROVA RMATION RELATING SOLELY ON YOU PROVIDE WITH THIS reporting agency which bea living which is used or expec ce to be used primarily for p ne Fair Credit Reporting Act.  formation may be used to ole ederal Credit Union to obtain	R REPORT WITH AL) OF THIS LC TO TRANSACT CREDIT REQU ITS ON an indivi- cted to be used Dersonal, famil	H ANY CREDIT  AN.  FIONS AND EX  JEST.  dual's creditw d in whole or i y, or househo	PERIENCES BETWEEN YOU worthiness, credit standing, in part for the purpose of Id purposes; (b)
1 - Owner/Guarantor Signature	Date		2 - Owner/Guarantor Signa	ture		Date
3 - Owner/Guarantor Signature	Date		4 - Owner/Guarantor Signa	ture		Date
For Credit Union Use Only						
Credit Request Decision:						
☐ Approved		Credit Limit:	:	VISA Accou	nt#	
☐ Not Approved, reason(s):						
Signature		Date				

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## **Business VISA - Authorized User Information**

If this application is approved, credit cards will be issued to the following authorized users. Each card will embossed with the Business Name and the name of the authorized user. Each authorized user listed below shall remain authorized to use the Account until written notice to the contrary is received by the credit union.

1 - Authorized User							
Name	1	Title	Telephone				
Mailing Address	City			State	Zip		
Signature				I			
2 - Authorized User							
Name	Т	Title	Telephone				
Mailing Address	C	City		State	Zip		
Signature							
3 - Authorized User							
Name	1	Title	Telephone				
Mailing Address	C	City		State	Zip		
Signature	1				<u> </u>		
4 - Authorized User							
Name	Т	Title	Telephone				
Mailing Address	C	City		State	Zip		
Signature					<u> </u>		
Business VISA - Application & Agreem	ient						
All those signing below certify to the best of the application for a Downriver Community Federal above will comply with the terms and conditions of which I/we acknowledge receiving. The guarabureaus and others who may lawfully receive su concerning the entity, including through the use are authorized by the Business Member to bind solely for business purposes, including commerce Personal Guaranty. The undersigned Guaranto all existing and future indebtedness and liabilities Borrower to Credit Union under the Terms and "Agreement"). The undersigned Guarantors waifurther waive presentment, protest, notice, demoreditor to sue or otherwise enforce payment the guaranty shall remain in force until the Agreement that the Credit Union may report the undersigned information, and they authorize the Credit Unio individuals below, including through the use of results.	Credit Union VISA Bus so of the Downriver Con antors signing below again the information, and the conference of reports obtained from the tothe terms and cortical, industrial and profers hereby absolutely are so of every nature and Conditions of the Down ive notice of the acceptand, or action of any refereof, or to enforce arent has terminated anced's liability for, and then to verify or obtain fu	iness Card Account, and agree that, upor mmunity Federal Credit Union VISA Busing ree that the Credit Union may report the rey authorize the Credit Union to verify or own consumer or commercial reporting and itions of the Agreement, and that the desional purposes, and NOT for personal and unconditionally guaranty prompt payr kind, including all renewals, extensions a nriver Community Federal Credit Union Nature of this Guaranty and of all extension and the security or other guaranty given deall amounts due thereunder shall have the status of, the Account to credit bureau or their information as it may deem necession.	n approval by the sess Credit Care ir liability for a robtain furthing gencies. The usual cards issued poor to be a robtain furthing family or house the foot the indebted therefor. The been paid in first and others with the sand others with	the credit uniced Agreement (and the status er information undersigned fuursuant to the usehold purpose and at all times thereof, no Card Agreeme ereunder. The dness, includir undersigned full. The undersylvho may lawfu	in, the Business named (the "Agreement"), a copy of the account to credit as it may deem necessary in their represent that they agreement will be used see.  The sthereafter of any and ow or hereafter owing from the and Disclosures (the undersigned Guarantors agree that this signed guarantors agree lilly receive such		
1 - Owner/Guarantor Signature	Date	2 - Owner/Guarantor Signa	ture		Date		
3 - Owner/Guarantor Signature		 4 - Owner/Guarantor Signa	ture		Date		

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