



Si necesita ayuda para traducir el contenido de esta carta a español, llame al (800) 235-3228 y presione 8.

Thank you for your interest in a business loan with Veridian Credit Union. As your financial partner, we will help you create your successful financial future.

To apply, please complete the enclosed application and provide us with copies of all of the documents below:

- Personal federal tax returns for the last three years, including all schedules and K-1 statements for all loan borrowers and guarantors.
- Business federal tax returns for the last three years, including all schedules (if not included on personal return).
- Year-to-date business financial statements, including your balance sheet and income (profit/loss) statements (no later than 60 days old).
- A SIGNED and completed personal financial statement for each owner, partner, member, guarantor, corporate officer or individuals with corporate stock ownership of 20% or more.
- Buying existing business: Need three years of sales information and financials from selling entity.
- All businesses: Employer Identification Number (EIN) letter - if misplaced, ask the Internal Revenue Service to fax or mail you a new copy by calling (800) 829-4933. Note: A response to a fax request is typically received in minutes. A mail request may take 10 to 14 days to arrive.

You're welcome to complete this packet and then return it in one of two ways:

**1. Upload it to our website at [veridiancu.org](http://veridiancu.org)**

If you cannot use "Save As" to save your information in this PDF packet, you will need to fill out the application, print it, scan it and upload that version to our website.

**2. You may also mail it to:**

Veridian Credit Union, Attn: Commercial Lending, 1827 Ansborough Ave., Waterloo, IA 50701

**Once your application is processed, we may request additional information or financial documentation for underwriting purposes.** If you have questions regarding the information in this letter, please contact Commercial Lending at (800) 235-3228, ext. 8333. We look forward to working with you.

Sincerely,

Commercial Lending Department  
Veridian Credit Union

P.O. Box 6000  
1827 Ansborough Ave.  
Waterloo, IA 50704-6000  
800.235.3228  
[veridiancu.org](http://veridiancu.org)



Federally insured by NCUA.

## Business - Application

### IMPORTANT INFORMATION ABOUT PROCEDURES FOR APPLYING FOR A LOAN

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 or business that opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, if applicable, and other information that will allow us to identify you.

We may also ask to see your driver's license or other identifying documents.

Married Applicants may apply for a separate account.

### LOAN REQUEST

Member/Account Number:

Application Type:  New  Renewal/Change  Other: \_\_\_\_\_

Type of Credit:

Individual/Business  Joint (Co-Applicant must individually complete Co-Applicant Information)

Amount requested: \$

Terms/Maturity:

Type:  Line of Credit

Term Loan

Commercial Real Estate

Other: \_\_\_\_\_

Purpose of Loan:

### LOAN SECURITY

Collateral Description:

Value: \_\_\_\_\_ Liens/Security Interest and State Filed:

Subject Property Address (street, city, state, and zip):

### BUSINESS/INDIVIDUAL INFORMATION

BUSINESS/INDIVIDUAL NAME YEAR BUSINESS ESTABLISHED STATE

DBA NAME(S)

CONTACT NAME TITLE TELEPHONE

TYPE OF ORGANIZATION:

INDIVIDUAL  PROPRIETORSHIP  PARTNERSHIP  CORPORATION  LLC  ASSOCIATION  NON-PROFIT  OTHER: \_\_\_\_\_

IF INDIVIDUAL, PROVIDE THE FOLLOWING INFORMATION:

EMPLOYER NAME: EMPLOYER TELEPHONE NUMBER

SSN/TIN NUMBER DATE OF BIRTH

HOME TELEPHONE WORK TELEPHONE CELL PHONE FAX NUMBER WEB SITE ADDRESS/EMAIL

PHYSICAL ADDRESS

MAILING ADDRESS

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: ID VERIFICATION:

MARRIED  SEPARATED  UNMARRIED (Single - Divorced - Widowed)

### GUARANTOR/OWNER INFORMATION

1. I AM PROVIDING THE FOLLOWING INFORMATION FOR PURPOSES OF SERVING AS A (CHECK ONE): SSN/TIN NUMBER DATE OF BIRTH

GUARANTOR  OWNER

NAME

HOME TELEPHONE WORK TELEPHONE CELL PHONE FAX NUMBER WEB SITE ADDRESS/EMAIL

PHYSICAL ADDRESS

MAILING ADDRESS

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: ID VERIFICATION:

MARRIED  SEPARATED  UNMARRIED (Single - Divorced - Widowed)

2. I AM PROVIDING THE FOLLOWING INFORMATION FOR PURPOSES OF SERVING AS A (CHECK ONE): SSN/TIN NUMBER DATE OF BIRTH

GUARANTOR  CO-APPLICANT

NAME

HOME TELEPHONE WORK TELEPHONE CELL PHONE FAX NUMBER WEB SITE ADDRESS/EMAIL

PHYSICAL ADDRESS

MAILING ADDRESS

COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: ID VERIFICATION:

MARRIED  SEPARATED  UNMARRIED (Single - Divorced - Widowed)

or  CHECK IF ADDITIONAL GUARANTOR/CO-APPLICANT INFORMATION ACCOMPANIES THIS APPLICATION.

**FINANCIAL INFORMATION**

Please include copies of the following checked items as attachments to this application:

- |   |   |  |   |
|---|---|--|---|
| <input type="checkbox"/> Federal Tax Return For:    | <input checked="" type="checkbox"/> Balance Sheet for Current Year for: | <input checked="" type="checkbox"/> Business | <input checked="" type="checkbox"/> Guarantor/Owner |
| <input checked="" type="checkbox"/> Current Year    | <input checked="" type="checkbox"/> Income Statement for Current Year:  | <input checked="" type="checkbox"/> Business | <input checked="" type="checkbox"/> Guarantor/Owner |
| <input checked="" type="checkbox"/> Other: _____    | <input checked="" type="checkbox"/> Other: _____                        | <input checked="" type="checkbox"/> Business | <input checked="" type="checkbox"/> Guarantor/Owner |
| <input checked="" type="checkbox"/> Business        |   |  |   |
| <input checked="" type="checkbox"/> Guarantor/Owner |   |  |   |

Financial Services Accounts Information:

- |  |  |
|--|--|
| <input type="checkbox"/> Checking        | <input type="checkbox"/> Loan(s)         |
| <input type="checkbox"/> Business        | <input type="checkbox"/> Business        |
| <input type="checkbox"/> Guarantor/Owner | <input type="checkbox"/> Guarantor/Owner |
| _____ Number Attached                    | _____ Number Attached                    |
| <input type="checkbox"/> Savings         | <input type="checkbox"/> Other: _____    |
| <input type="checkbox"/> Business        | <input type="checkbox"/> Business        |
| <input type="checkbox"/> Guarantor/Owner | <input type="checkbox"/> Guarantor/Owner |
| _____ Number Attached                    | _____ Number Attached                    |
- Check if additional account information accompanies this application.

**STATE LAW NOTICES**

**OHIO RESIDENTS ONLY:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**WISCONSIN RESIDENTS ONLY:** Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

\_\_\_\_\_  
SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

**SIGNATURES**

You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. You agree that requested documentation that accompanies this application is complete and correct and that it's incorporated as part of this application. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.

The person(s) signing the application is/are indeed authorized to act on behalf of the borrower. Borrower, co-applicant(s), and guarantor(s), as appropriate grants to the credit union the authority to use reasonable means to verify application information by requesting credit bureau reports, accessing information about borrower, co-applicant(s), and guarantor(s), as appropriate from other third party information providers, and other means if applicable. Borrower further grants to credit union the right to share this information with third parties as reasonable in the normal course of doing commercial lending including sharing this information with a third party for purposes of underwriting the loan. Borrower agrees to pay any fees charged by the credit union for processing this application and other related expenses whether the application is approved or denied. You promise that the credit you are applying for is for a business purpose. By signing below or by using your card, you understand that either of those actions will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures.

By:  \_\_\_\_\_  
 Business  Owner  GUARANTOR DATE  
TITLE:

By:  \_\_\_\_\_  
 Business  Owner  GUARANTOR DATE  
TITLE:

By:  \_\_\_\_\_  
 Business  Owner  GUARANTOR DATE  
TITLE:

By:  \_\_\_\_\_  
 Business  Owner  GUARANTOR DATE  
TITLE:

**FOR CREDIT UNION USE ONLY**

VERIFICATION COMPLETION DATE \_\_\_\_\_ BY \_\_\_\_\_

GOVERNMENT LIST(S) CHECKED:  TREASURY CIP LIST  OFAC  OTHER:

LIST VERIFICATION COMPLETION DATE \_\_\_\_\_ BY \_\_\_\_\_

DATE	APPROVED DENIED (Adverse Action Notice Sent)	APPROVED LIMITS:	SIGNATURE	LINE OF CREDIT	CREDIT CARD	OTHER	OTHER
			\$	\$	\$	\$	\$

LOAN OFFICER COMMENTS:

SIGNATURES:  
 \_\_\_\_\_ DATE \_\_\_\_\_  \_\_\_\_\_ DATE \_\_\_\_\_



## Information for Government Monitoring Purposes

**ATTENTION: Complete this page only if one of the following applies to this application. Please check one:**

- This loan will be secured by and used to purchase a residential dwelling.
- Proceeds of this loan will be used to pay off any loan that holds a residential dwelling as collateral.
- Proceeds of this loan will be used to improve a residential dwelling.
- None of these apply. STOP HERE - DO NOT COMPLETE REMAINING FIELDS.

**Note:** A residential dwelling is any property intended to be used as a primary residence, including properties that are/will be rented or leased.

Address of Collateral:	
Property Being Improved (If Different):	

Applicant Name:	
Co-Applicant Name:	

The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lenders compliance with equal opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race." The law provides that a lender may not discriminate on the basis of this information, or whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

<u>Applicant</u>	<u>Co-Applicant</u>
<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

P.O. Box 6000  
 1827 Ansborough Ave.  
 Waterloo, IA 50704-6000  
 800.235.3228  
 veridiancu.org

**Application Taken:**

- In Person
- Phone
- Mail
- Online

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_



## Telephone Consumer Protection Act Express Written Consent Agreement

At Veridian, we're committed to helping you create a successful financial future. That's why we offer many ways to save you time and money, including innovative products, convenient services and competitive rates. We want to be able to contact you with these opportunities in the future, so we're asking you to give us permission.

I, \_\_\_\_\_, understand and agree to the following:

1. By executing this agreement, I authorize Veridian Credit Union to deliver, or cause to be delivered to me, telemarketing calls or texts using an automatic telephone dialing system or an artificial or prerecorded voice; and
2. I am not required to sign this agreement (directly or indirectly), or agree to enter into this agreement as a condition of purchasing any property, goods or services.

I authorize Veridian Credit Union to deliver advertisements or telemarketing messages, as outlined above, to the following telephone number(s):

Telephone Number

Telephone Number

Signature

Date



**Personal financial statement**

Name \_\_\_\_\_ Birth date \_\_\_\_\_ SSN \_\_\_\_\_  
 Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip code \_\_\_\_\_  
 Home phone \_\_\_\_\_ Business phone \_\_\_\_\_ Number of dependents \_\_\_\_\_  
 Individual [I]       Joint [J] with: \_\_\_\_\_ Relationship \_\_\_\_\_  
 Statement date \_\_\_\_\_

Assets		
1	<b>Cash on hand [Section A]</b> <i>(indicate below where each account is located)</i>	\$
	Checking:	
	Checking:	
	Savings:	
2	<b>CDs and marketable securities</b> <i>(stocks, bonds)</i>	
	[Section C]	
3	<b>Cash value of life insurance [Section B]</b>	
4	<b>Note receivables [Section D]</b>	
5	<b>Vehicles</b> <i>(make, model, year)</i>	
6	<b>Household goods</b>	
7	<b>Tools and equipment</b>	
8	<b>Real estate owned [Section E]</b>	
	Homestead	
9	<b>IRAs/401K/retirement funds</b>	
10	<b>Other personal property [Section G]</b>	
11	<b>Other assets</b>	
<b>Total assets</b>		<b>\$</b>

Liabilities		
1	<b>Account payables</b>	\$
2	<b>Interest and taxes</b>	
3	<b>Credit card payables</b>	
4	<b>Loans on life insurance</b>	
5	<b>Notes payable</b>	
6	<b>Vehicle notes</b>	
7	<b>Personal notes [Section G]</b>	
8	<b>Mortgages [Section F]</b>	
9	<b>Debts on retirement plans</b>	
10	<b>Other debts</b> <i>(itemized)</i>	
<b>Total liabilities</b>		<b>\$</b>
<b>Net worth</b>		<b>\$</b>
<b>Total liabilities and net worth</b>		<b>\$</b>



A. Cash in banks and notes due to financial institution [F.I.]					
Name of financial institution	Type of Account	Type of ownership	On deposit	Notes due F.I.	Collateral (if any) type of ownership

B. Cash value in life insurance					
Company	Face of policy	Cash surrender	Insurance company	Loans on policy	Beneficiary

C. Marketable securities owned (including U.S. government and all other stocks and bonds)					
Description	Number of shares	Type	Market value	Pledged as security	

D. Notes and accounts receivables (money payable or owed to you individually)					
Dealer	Due	Balance due	Security (if any)	Additional comments	

E. Real estate owned (indicate if others have ownership interest)						
Address and description	Date acquired	Present value	Balance due	Monthly payment	Maturity	Payable to

F. Mortgages and contracts owned and owed						
Property description	Contract holder	Original date	Payments	Maturity	Balance due	Additional comments

G. Personal property (vehicles, household items, recreational vehicles, etc.)					
Description	Date acquired	Value today	Balance due	Payable to	Additional comments



**Personal financial statement**

**Any willful misrepresentation could result in a violation of Federal law (Sec. 18 U.S.C. 1014).**

Are any of your assets pledged?  Yes  No

Are you a defendant in any suits or legal actions?  Yes  No

If yes, please explain:

In the last 10 years, have you declared bankruptcy?  Yes  No

If yes, please explain:

**Estimate of annual income**

Salary, bonuses and commissions	\$ _____
Dividends and interest	\$ _____
Rental and lease income (net)	\$ _____
Other income	\$ _____

For the purpose of procuring credit from time to time, I/we furnish the foregoing as a true and accurate statement of my/our financial condition. Authorization is hereby given to Veridian Credit Union to verify in any manner it deems appropriate any and all items indicated on this statement. In addition, each individual signing below authorizes Veridian Credit Union to check their individual credit account and employment history and have a credit reporting agency prepare a consumer credit report on them. The undersigned also agrees to notify Veridian Credit Union immediately in writing of any significant adverse change in such financial condition.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



