

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

## I. BUSINESS PROFILE

LEGAL BUSINESS NAME / BORROWING ENTITY		BUSINESS TAX I.D. NUMBER	
DOING BUSINESS AS (DBA) NAME, IF ANY		EMAIL ADDRESS	
BUSINESS ADDRESS CITY, STATE, ZIP		BUSINESS PHONE NUMBER	BUSINESS FAX NUMBER
BUSINESS STRUCTURE (PLEASE CHECK ONE)			
<input type="checkbox"/> S-Corporation		<input type="checkbox"/> C-Corporation	
<input type="checkbox"/> Limited Liability Partnership		<input type="checkbox"/> Limited Liability Company	
<input type="checkbox"/> Sole Proprietorship		<input type="checkbox"/> Not For Profit	
<input type="checkbox"/> General Partnership		<input type="checkbox"/> Limited Partnership	
<input type="checkbox"/> Individual			
NATURE OF BUSINESS	YEAR BUSINESS EST.	CURRENT OWNER SINCE	NUMBER OF EMPLOYEES
DOES THE BUSINESS OWN OR LEASE THE PROPERTY	ACCOUNTANT (NAME & PHONE)		
INSURANCE AGENT (NAME & PHONE)		ATTORNEY REFERENCE (NAME & PHONE)	

## II. LOAN REQUEST

[I/We hereby apply to BCT for the following extension of commercial credit (Check all that apply)]

DOLLAR AMOUNT OF LOAN \$	PURPOSE <input type="checkbox"/> EQUIPMENT PURCHASE <input type="checkbox"/> VEHICLE PURCHASE <input type="checkbox"/> VEHICLE REFINANCE
-----------------------------	---

## III. LIST OF ALL BUSINESS DEBT

DESCRIPTION OF DEBT	ORIGINAL AMOUNT	CURRENT BALANCE	MONTHLY PAYMENT	MATURITY DATE	CREDITOR NAME	COLLATERAL

## IV. LIST OF ALL BUSINESS' BANK DEPOSIT ACCOUNTS

## V. BACKGROUND INFORMATION

NAME OF BANK AND LOCATION	AMOUNT ON DEPOSIT	Has your business ever filed for bankruptcy? If yes, what year? _____	<input type="checkbox"/> YES <input type="checkbox"/> No
NAME OF BANK AND LOCATION	AMOUNT ON DEPOSIT	Is your business a party to any claim or lawsuit? Is your business in arrears or in dispute of any tax payment?	<input type="checkbox"/> YES <input type="checkbox"/> No
If the answer to any of these questions is "Yes", please provide an explanation on a separate sheet of paper.			

## VI. OWNERS – List All

OWNER / GUARANTOR NO. 1		OWNER / GUARANTOR NO. 2	
NAME		NAME	
TITLE / POSITION		TITLE / POSITION	
PCT. OF OWNERSHIP		PCT. OF OWNERSHIP	
HOME ADDRESS		HOME ADDRESS	
CITY, STATE, ZIP		CITY, STATE, ZIP	
PHONE NUMBER		PHONE NUMBER	

## VII. SMALL BUSINESS LOAN APPLICATION CHECKLIST

<input type="checkbox"/> SMALL BUSINESS LOAN APPLICATION	<input type="checkbox"/> PERSONAL FEDERAL TAX RETURNS FOR THE PAST YEAR FOR EACH OWNER LISTED ABOVE
<input type="checkbox"/> BUSINESS FEDERAL TAX RETURNS FOR PAST FISCAL YEAR	<input type="checkbox"/> PERSONAL FINANCIAL STATEMENT FOR EACH OWNER LISTED ABOVE
<input type="checkbox"/> INTERIM FINANCIAL STATEMENTS (E.G. QUICKBOOKS) -IF TAX RETURNS > 6 MONTHS	<input type="checkbox"/> BILL OF SALE OR TITLE OF COLLATERAL BEING OFFERED
<input type="checkbox"/> BUSINESS ORGANIZATION PAPERS	<input type="checkbox"/> OTHER

**VIII. PERSONAL FINANCIAL STATEMENT (list only your individually held assets/liabilities)**

ASSETS		LIABILITIES		
	Total Value		Monthly Payment(s)	Total Balance Owed
Cash	\$	Credit Cards & Bills Due	\$	\$
Marketable Securities (e.g. stocks)	\$	Installment Loans	\$	\$
Life Insurance (Cash Value Only)	\$	Mortgage on Residence	\$	\$
Notes/Contracts Receivable	\$	Mortgage on Other Real Estate	\$	\$
Primary Residence	\$	Unpaid Taxes	\$	\$
Other Real Estate	\$	Other: List	\$	\$
Retirement Accounts	\$		\$	\$
Ownership in Closely Held Companies	\$		\$	\$
Automobiles	\$		\$	\$
Personal Property	\$		\$	\$
Other: List	\$		\$	\$
	\$		\$	\$
	\$	<b>TOTAL LIABILITIES (sum above)</b>	\$	\$
	\$	<b>NET WORTH</b>		
<b>TOTAL ASSETS (sum above)</b>	\$	(Total Assets minus Total Liab.)	\$	

**IX. PLEASE READ**

**REPRESENTATIONS:** The information contained in this application is provided for the purpose of obtaining business (non-consumer) credit with the lender on behalf of the undersigned. It is understood the lender will rely on the information provided in making its credit decision. The lender is authorized to make all inquiries it deems necessary to verify the accuracy of the statements herein made, or in its discretion, to further determine the undersigned's credit standing, including obtaining consumer and/or business credit bureau reports. Bank of Charles Town is authorized to share the information it obtains through these inquiries and any credit bureau report with other Bank of Charles Town affiliates. The lender is hereby authorized to answer any questions from third parties concerning the undersigned's experience with the lender.

**AUTHORIZATION:** The undersigned authorizes Bank of Charles Town, or any of its affiliates, to share any financial or other information provided by us to another outside entity for the purpose of that entity determining if it has any interest in participating with, or outright purchase from, Bank of Charles Town, or any of its affiliates, any credit transaction which the undersigned has entered into or may enter into, in the future with Bank of Charles Town or any of its affiliates.

As an authorized agent of the applicant company, I confirm that everything in the application and information submitted along with the application is true and complete.

 \_\_\_\_\_  
 APPLICANT/PRINCIPAL SIGNATURE

 \_\_\_\_\_  
 APPLICANT/PRINCIPAL SIGNATURE

 \_\_\_\_\_  
 PRINT NAME

 \_\_\_\_\_  
 PRINT NAME

 \_\_\_\_\_  
 TITLE

 \_\_\_\_\_  
 TITLE

 \_\_\_\_\_  
 DATE SIGNED

 \_\_\_\_\_  
 DATE SIGNED

**FOR BANK USE ONLY**
**HMDA:**  YES  NO

**CDL:**  YES  NO

**CIP:**  YES  NO

Application Rec'd Date:

Complete Application Rec'd Date: