

MEMBER BUSINESS LOAN APPLICATION

TYPE OF LOAN/LEASE:
 Business Vehicle (Fleet) Loan Equipment Financing Line of Credit
 SBA Loan Working Capital Loan Commercial Mortgage



Amount Requested: _____ Purpose/Use of Funds: _____

Collateral: _____

COMPANY INFORMATION

Business Name: _____ DBA Name: _____

Address: _____ City: _____ County: _____ State: _____ Zip: _____

Phone: _____ Fax: _____ Website: _____

Legal Status:
 Partnership Corporation LLC Sole Proprietorship Trust

Tax I.D. Number _____ Date Bus. Established _____ Owner Since _____ # of Locations _____ # of Employees _____

OWNER(S) INFORMATION (for all owners with 20% or greater ownership interest)

1) Name(First,MI,Last) _____ Title _____ %Ownership _____ Date of Birth _____ Place of Birth _____

Address _____ Driver's License # _____ E-mail _____

City _____ State _____ Zip _____ Monthly Salary _____ Social Security _____

Home Phone _____ Cellular Phone _____

2) Name(First,MI,Last) _____ Title _____ %Ownership _____ Date of Birth _____ Place of Birth _____

Address _____ Driver's License # _____ E-mail _____

City _____ State _____ Zip _____ Monthly Salary _____ Social Security _____

Home Phone _____ Cellular Phone _____

MISCELLANEOUS INFORMATION

HAS THE BUSINESS OF ANY PRINCIPAL/OWNER EVER DECLARED BANKRUPTCY? [] YES [] NO
 IS THE BUSINESS OR ANY PRINCIPAL/OWNER A PARTY TO ANY LIEN OR LAWSUIT? [] YES [] NO
 ARE THERE ANY DELINQUENT STATE OR FEDERAL TAXES OWED BY THE BUSINESS? [] YES [] NO
 IS THE BUSINESS FOR SALE OR UNDER AGREEMENT THAT WOULD CHANGE THE OWNERSHIP OF THE BUSINESS? [] YES [] NO
 HAS THE BUSINESS CHANGED NAMES IN THE LAST 5 YEARS? [] YES [] NO
 HAS THE BUSINESS RELOCATED FROM ONE COUNTY TO ANOTHER IN THE PAST 5 YEARS? [] YES [] NO

IF YOU ANSWERED YES TO ANY OF THE ABOVE QUESTIONS, PLEASE ATTACH DETAILS

REQUIRED SIGNATURES

By submitting the Commercial Loan/Lease Application, you certify that, to the best of your knowledge and belief, all information contained on this application [and in the accompanying statements and documents] is true, and correct. You agree to notify Chessie Credit Union (CHESSIE CU) immediately of any material changes in this application. You authorize CHESSIE CU or its assigns to contact any bank, business credit reporting and credit bureau agencies and associations it deems necessary without further notice to obtain credit information on principals, guarantors and the business. You also authorize CHESSIE CU or its assigns to make inquiries to the Internal Revenue Service on principals, guarantors and the business and to provide information concerning applicant's credit relationship to business credit reporting and credit bureau agencies and associations and other creditors. This application remains the sole property of CHESSIE CU whether or not the loan/lease is granted.

Applicant Signature	Date	Title
Co-Applicant Signature (Required)	Date	Title
Guarantor Signature (Required)	Date	
Guarantor Signature (Required)	Date	

For office use only

Branch	Employee Name	E-mail
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TOLL FREE FAX (800) 882-5261

PERSONAL FINANCIAL STATEMENT (Please duplicate as needed)

Complete this form for (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stock holder owning 20% or more of voting stock, or (4) any person or entity providing a guarantee on the loan.

Name

ASSETS (Omit Cents)		LIABILITIES (Omit Cents)	
Cash on hands & in Banks (Please provide verification)	\$	Account Payable (Including Credit Cards)	\$
Savings Accounts (Please provide verification)	\$	Notes Payable to Banks	\$
IRA or Other Retirement Account (Please provide verification)	\$	Installment Account (Auto) Mo. Payments \$	\$
Accounts & Notes Receivable (Please provide verification)	\$	Installment Account (Other) Mo. Payments \$	\$
Life Insurance-Cash Surrender Value Only	\$	Loan on Life Insurance	\$
Stocks & Bonds (Please provide verification)	\$	Mortgages on Real Estate (Describe in Section 2)	\$
Real Estate (Please provide verification)	\$	Unpaid Taxes	\$
Closely Held Companies (Net Worth)	\$	Other Liabilities	\$
Other Personal Property Include Automobile	\$	Total Liabilities	\$
Other Assets		NET WORTH	
TOTAL		TOTAL	

Section 1. Source of Income	Contingent Liabilities
Salary \$	As Endorser or Co-Maker \$
Net Investment Income \$	Legal Claims & Judgments \$
Real Estate Income \$	Provisions for Federal Income Tax \$
Other Income (Describe Below)\$	Other Special Debt \$

Alimony or Child support payments need to be disclosed in "other income" unless it is described to have such payments counted toward total income.

Section 2. Real Estate Owned (list each parcel separately. Use attachment if necessary. Each attachment must be identified as a part of this statement and signed)

Type of Property	Property A	Property B	Property C
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name and Address or Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Amount of payment per Month/Year			
Net Cash Flow Produced by Property			

I authorize SBA and Chessie Credit Union to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness, including but not limited to credit bureau inquiries, verification of tax returns with the IRS, credit and banking references, etc. I certified the above and the statements contained in the attachments are true and accurate of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements my result forfeiture and possible prosecution by the US Attorney General (Ref. 18 U.S.C. 1001)

Signature:	Date:	Social Security:
Signature:	Date:	Social Security:

TOLL FREE FAX (800) 882-5261

(CFCU BL2)

Form **4506-T**

(Rev. January 2008)
Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

➤ **Do not sign this form unless all applicable lines have been completed.**
Read the instructions on page 2.

➤ **Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.**

OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506**, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
4 Previous address shown on the last return filled if different from line 3	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company, enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.	

Caution: DO NOT SIGN this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. > _____

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days

c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Most requests will be processed within 10 business days

8. Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2006, filed in 2007, will not be available from the IRS until 2008. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days.

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

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Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

➤ Signature (see instructions)	Date	Telephone number of taxpayer on line 1a or 2a ()
➤ Title (if line 1a above is a corporation, partnership, estate, or trust	Date	
➤ Spouse's signature		



USA PATRIOT ACT DISCLOSURE

Under Federal Regulation Bank Secrecy Act/Anti-Money Laundering, we are required to obtain the following information. Failure to provide this information can delay processing your request.

Date: _____ Member Number _____

Member Name: _____

Do you import? () YES () NO

Which countries do you import from? _____

Describe Products Imported: _____

Do you export? () YES () NO

Which countries do you export to? _____

Describe Products Exported: _____

Do you use Letters of Credit? () YES () NO

What are the names of the Confirming / Advising Bank (s)? _____

Account Activity:

1. Expected average balance _____

2. Wire Transfers? () YES () NO

If "YES" which countries will you wire to? _____

Annual amount expected to be wired to foreign countries: \$ _____

Annual amount expected to be wired from foreign countries: \$ _____

3. Average number of monthly withdrawals _____

4. On a regular basis will you purchase: ___ Money Orders ___ Official Checks ___ Travelers Checks

Purpose of the above purchase: _____

Source of Funds - What is the origin of funds being deposited in the account and what percentage?

1. % of payments from customers _____

2. % of sale of corporate assets _____

3. % of sale of personal assets _____

4. % Other _____

Nature of Business: _____

Annual sales: _____

Completed by: _____

Print Name: _____

