



# CITIZENS BANK OF THE MIDWEST BUSINESS CREDIT APPLICATION

I certify that this application is for:

- individual credit** - without a co-borrower or guaranty of another person or entity\*
- joint credit** - with a person or entity who will also be contractually liable

Any future unwritten loan requests will be on the same application basis (either individual or joint) unless the bank is notified in writing prior to or at the time of the new application.

Please initial:     **Applicant** \_\_\_\_\_  
                          **Co-applicant** \_\_\_\_\_

\* In the event Borrower(s) has previous credit with Lender whereby a Guarantor(s) was required, Borrower(s) is requesting the continuing Guaranty(ees) be considered for this loan application unless this box is checked:

## TELL US ABOUT YOUR BUSINESS

Application Name and Business Address:	Business Type: <input type="checkbox"/> Corporation <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> LLC
Social Security or Tax ID Number:	Email Address:
Brief Description of Business:	Ownership of Business:

## Officers or Principals

Name:	Title:	Home Address:	Home and Cell Phone Number:

## TELL US ABOUT YOUR LOAN NEED

Purpose of Loan:	Amount of Loan Requested:
Requested Payment Terms:	Sources of Funds to Repay Loan:
Description of Collateral Offered:	

**TELL US ABOUT YOUR BANKING REFERENCES**

Our Principal Financial Institution Is:		Other Financial Institutions Used:		
Services Presently Used:	<input type="checkbox"/> Checking Account	<input type="checkbox"/> Savings Account	<input type="checkbox"/> Loan	
	<input type="checkbox"/> Safe Deposit	<input type="checkbox"/> Certificate of Deposit	<input type="checkbox"/> Other	

**Outstanding Debts of Applicant**

Name and Address:	Date of Note:	Original Debt:	Interest Rate:	Balance Due:

Have you co-signed or are a guarantor on another debt?  Yes  No

If yes, please list:

Have you ever been convicted of a felony?  Yes  No

If yes, when:

**TELL US ABOUT YOUR LOAN CO-APPLICANT (If Applicable)**

Co-applicant Name and Address:	Social Security Number:
	Business Phone Number:

**Outstanding Debts of Co-applicant**

Name and Address:	Date of Note:	Original Debt:	Interest Rate:	Balance Due:

**TELL US ABOUT YOUR LOAN GUARANTOR (If Applicable)**

Guarantor Name and Address:	Social Security Number:
	Business Phone Number:

**FINANCIAL STATEMENT OF APPLICANT**

In order to expedite the application process, please include current financial statements (balance sheets or income statements) and tax returns for the past two years for every applicant, co-applicant, or guarantor. Additional information may also be required.

**SIGNATURE**

ACKNOWLEDGEMENT: EACH SIGNER ACKNOWLEDGES THAT CITIZENS BANK OF THE MIDWEST MAY RELY ON THE STATEMENTS AND INFORMATION SET FORTH IN THIS APPLICATION AND THAT SUCH STATEMENTS AND INFORMATION MAY BE INCORPORATED BY REFERENCE IN ANY AGREEMENT ANY OF THE UNDERSIGNED MAY ENTER INTO WITH CITIZENS BANK OF THE MIDWEST. EACH SIGNER AGREES THAT THE USUAL CREDIT INQUIRIES MAY BE MADE TO VERIFY STATEMENTS. EACH OF THE UNDERSIGNED HEREBY AGREES TO NOTIFY CITIZENS BANK OF THE MIDWEST PROMPTLY OF ANY CHANGE IN ANY SUCH STATEMENT OR INFORMATION. EACH SIGNER HAS READ AND UNDERSTOOD THE TERMS OF THIS APPLICATION, INCLUDING ANY ADDENDUM, AND REPRESENT AND WARRANTS THAT THE INFORMATION CONTAINED HEREIN IS TRUE AND CORRECT.

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Applicant's Signature

Title

Date

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Co-applicant's Signature (Where Applicable)

Title

Date

**GUARANTOR SIGNATURE(S)**

BY SIGNING BELOW, THE UNDERSIGNED ACKNOWLEDGES THAT (A) THE UNDERSIGNED IS VOLUNTARILY AGREEING TO PERSONALLY GUARANTY THE DEBT OWING BY THE APPLICANT TO CITIZENS BANK OF THE MIDWEST IN ACCORDANCE WITH THE TERMS OF A WRITTEN GUARANTY AGREEMENT, (B) HAS AGREED TO GUARANTY THE DEBT OWING BY APPLICANT SOLELY AT THEREQUEST OF APPLICANT AND (C) THE BANK DID NOT REQUIRE THE GUARANTY BE PROVIDED BY THE UNDERSIGNED OR ANY SPECIFIC PERSON OR ENTITIY (UNLESS THE UNDERSIGNED IS AN OWNER OR OFFICER OF APPLICANT.

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Guarantor Signature

Title

Date

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Guarantor Signature

Title

Date

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Guarantor Signature

Title

Date

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Guarantor Signature

Title

Date

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Guarantor Signature

Title

Date

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Guarantor Signature

Title

Date



## Loan Fees and Costs

When processing your loan request, which includes a real estate mortgage as security on a proposed loan at Citizens Bank of the Midwest, certain costs will be incurred through the application, underwriting and documentation process.

The undersigned hereby requests and instructs Citizens Bank of the Midwest to do the following associated with this real estate mortgage transaction:

1. Order Appraisal(s)
2. Update Abstract(s) (preliminary & final)
3. Order Title Services which may include title commitments, title policies, title opinions or title reports.

Regardless of whether the contemplated loan transaction is closed, the undersigned agrees to pay all costs and fees as indicated above or reimburse Citizens Bank of the Midwest for any costs incurred related to said services.

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Signature

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Date

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Signature

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Date

## DISCLOSURES

**NOTICE:** The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

**FDIC Consumer Response Center  
1100 Walnut St. Box #11, Kansas City, MO 64106**

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail. Creditor is authorized to make all inquiries it deems necessary, either directly or through any agency employed by Lender for that purpose, to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of Federal Law, 18 U.S.C. & 1014, and may result in a fine or imprisonment or both. By signing this Application, each Applicant declares that he/she has read and understands the Notice Section above and, if applicable, has received the Reg. B notification regarding denied credit and appraisal notice.

### Appraisal Notice

**NOTICE:** If the collateral which will secure this loan is a 1-4 family residence, you have the right to a copy of the appraisal used in connection with your Application for credit. If you wish to have a copy, please write to us at the following mailing address: Citizens Bank of the Midwest 1515 Martin Springs Drive, Rolla, MO 65401. We must hear from you no later than ninety (90) days after we notify you about the action taken on your credit Application or no later than ninety (90) days after you withdraw your Application. Your written request must contain: Applicant's Name, Property Address, Branch Name where Application was taken, Application Date, and mailing instructions for the copy.

### PLEASE RETURN COPIES OF THE INDICATED ITEMS TO COMPLETE THE APPLICATION PROCESS

- Past two years of signed business tax returns and business financial statement
- Business projection, one year with month to month projections, if applicable
- Two years signed personal tax return for each owner, including all schedules, K-1s and W-2s
- Current personal financial statement for each business owner
- For Line of Credit requests, include Accounts Receivable and Accounts Payable Aging Reports
- Copy of invoice or purchase order, if purchasing new equipment or vehicle
- Copy of contract, if purchasing real estate
- Copy of State or County Business Registration and/or all Business Entity related documents

**NOTICE TO REQUEST STATEMENT OF REASONS:** Should loan request be orally denied, you may request a statement of specific reasons for our decision. To obtain such a statement, please contact the person who denied your application within 60 days of the date of denial at 573-368-2076 or [servicing@cbmw.bank](mailto:servicing@cbmw.bank). Upon receiving your request, we will within 30 days provide you with a statement of reasons. If we choose to provide the reasons orally, we will confirm them in writing within 30 days after we receive a written request from you for confirmation.

Citizens Bank of the Midwest reserves the right to request additional information.