



Commercial Loan Application Process

Welcome to Citizens FSB Commercial Lending Services. We offer a full range of quality financial products designed to help your business meet the demands of today's marketplace. Below, you will find information that will help guide you through the lending process.

Step 1 - Complete Application & Collect Documents

To begin your commercial loan request we will need the following items:

- Business Loan Application (Attached)
- Personal Financial Statement on all individual borrowers and guarantors (Attached)
- 3 years of Business Tax Returns (including ALL schedules and K-1s) on each business borrower/guarantor
- Fiscal Year End Financial Statement for the prior year on each business borrower/guarantor (if available)
- Interim Financial Statement if year-end financials are more than 90 days old (if available)
- 3 years Personal Tax Returns (including ALL schedules and K-1s) on each individual borrower/guarantor

Step 2 - Submit Documents

Once you have collected the items in step 1, please submit those documents to us in the following ways

- Return to a Citizens FSB Main Office
- Email to Billrice@citizensfsb.bank
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Step 3 - Application Response

Upon receiving the items required in step 1, Citizens FSB Commercial Lending Department will complete a preliminary review and contact you within 2 business days to discuss the details of your request. Please be prepared to discuss the purpose of the loan and history of your business. During this time, we may also request additional financial information in order to fully underwrite the proposed loan.

Step 4 - Underwriting & Approval Decision

If the preliminary review results in a continuation of the commercial lending process, your request will be underwritten and then approved or declined by local decision makers. Please note that applications are underwritten in order received with complex requests taking additional time.

Step 5 - Signing Loan Documents

If your request is approved, we will contact you immediately to schedule a convenient time to close the loan.

Business Loan Application



DOCUMENT CHECK LIST

To process your loan request, the following documents need to accompany your completed and signed application:

- Most recent interim business financial statement to include balance sheet and year to date profit and loss statement.
- Current personal financial statement from principals/guarantors of the business (dated and signed).

Depending on the complexity of the loan request, we may require additional financial information.

All loan requests require the personal guaranty of the owner(s) and/or principal(s).

This application must be signed and dated to process your request.

BUSINESS INFORMATION

Exact Business Legal Name _____ Tax-Id Number _____

Industry _____ Type of Entity _____ Organized in State _____ Year _____

Business Address (No PO Boxes) _____

Phone Number _____ Fax Number _____ Email _____

Annual Revenue _____ Primary Business Bank _____ Business Loan Balance _____ Business Checking Balance _____

MANAGEMENT/OWNERSHIP INFORMATION

Principal/Owner 1		Principal/Owner 2	
Name _____		Name _____	
Title _____		Title _____	
Years as Business Owner _____	% Ownership of Business _____	Years as Business Owner _____	% Ownership of Business _____

SUMMARY OF LOAN REQUEST

Amount of Loan Requested: _____

Purpose	Working Capital	Capital Expenditures	Real Estate	Other (please specify)
	Account Receivable Financing Inventory Financing Business Expansion Refinance - Line of Credit	Equipment Financing Property Improvement Refinance Long-Term Debt Vehicle Financing	Refinance Purchase	

Product	Annual Line of Credit	Term Loan Term: ____months (12-84) Vehicle Loan Term: ____months (12-60)	Commercial Mortgage Term: ____months (12-240)	

Collateral	All Business Assets Certificate of Deposit	Marketable Securities Equipment	Commercial Real Estate Rental Real Estate	Other: _____

Description of Real Estate Collateral Offered

Owner _____ Market Value _____

Property Address _____

Business Loan Application



MISCELLANEOUS

Please list all business debt and corresponding payment information.

Creditor	Balance	Term or Line	Payment Amount	Frequency	Interest Rate	Maturity	Collateral

- Is the applicant or guarantor an endorser or guarantor, or co-maker for obligations not listed on their financial statement? Yes No
- Is the applicant or guarantor a party to any claim or lawsuit? Yes No
- Does the applicant or guarantor owe any back taxes? Yes No
- Has the applicant or any guarantor ever declared bankruptcy? Yes No
- If yes to any of the questions above, please provide details.

DISCLOSURE OF RIGHT TO RECEIVE A COPY OF AN APPRAISAL

If the loan is secured by a dwelling (a residential structure containing 1 to 4 units whether or not attached to real estate), you have the right to receive a copy of this appraisal report used in connection with the evaluation of your loan request. The applicant may obtain a copy of the appraisal report provided that the applicant has paid for or is willing to pay for the cost of the appraisal. If you wish to receive a copy, please write us at: Citizens FSB, Attention: Commercial Department, 5151 S 4th St, Leavenworth, KS 66048. We must hear from you no later than 90 days after we notify you about the action taken on the loan application or you withdraw your application. We reserve the right to charge the applicant for the cost of copying and postage to the extent permitted by law. Please provide your name, mailing address, telephone number, loan number and email (if applicable) when requesting a copy of the appraisal report. We will notify you of the cost associated with your request (if any).

EQUAL CREDIT OPPORTUNITY NOTICE

If your application for credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please send your request within 60 days from the date you are notified of the creditor's decision to Citizens FSB, Attention: Commercial Department, 5151 S 4th St, Leavenworth, KS 66048. The creditor will send you a written statement of reasons within 30 days of receiving your request for the statement. The notice below describes additional protections extended to you.

NOTICE: If you have been asked to act as a guarantor for that purpose, please be advised that if the creditor determines that you do not meet its standards of creditworthiness for the amount and/or kind of credit desired by the primary applicant(s), the creditor is required by law to provide the specific reasons for such adverse action to the primary applicant(s) either verbally or in writing as instructed in the preceding paragraph and NOT to you. Unless you are willing to share the specific reasons for adverse action based on your credit history with the primary applicant(s), you should not submit this application to the creditor. Your choosing to submit this application to the creditor will be deemed by the creditor to be your authorization to share the specific reasons for adverse action with the primary applicant(s) should the application be denied.

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against 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.

MANAGEMENT/OWNERSHIP INFORMATION

The Applicant certifies that the statements made on this application and the other information provided with this application are true, correct and complete. (The term "Applicant" as used herein shall include the business entity applying for the loan and all other persons who by providing information herein may be liable for the loan requested in this application, as an endorser, surely, or guarantor). The Applicant agrees to promptly notify Citizens FSB of any material changes to this information. Citizens FSB is authorized to make all inquiries it deems necessary to verify accuracy and determine the Applicant's creditworthiness, and to share any information provided to Citizens FSB with any of its Bank affiliate(s). The Applicant authorizes any person, business, creditor or consumer reporting agency to give Citizens FSB any information it may have on the applicant, directly and obtain any information it feels necessary in processing this application. The Applicant(s) understands that if it is a legal entity, all owners must sign below and include their titles. The Applicant understands that all fees, including commitment and documentation fees and annual credit review are non-refundable.

In addition, once the commitment has been issued, the Applicant will pay all expenses, including but not limited to: documentation fee, mortgage taxes, insurance premiums, recording and filing fees, appraisal fees, etc.

Applicant Signature _____

Co-Applicant Signature _____

Date _____

Date _____

By signing this application, I am acknowledging that I have read the above disclosures and I have received or retained a copy of this application for my records.

Personal Financial Statement



SCHEDULE A-CHECKING, SAVINGS, CDS AND MONEY MARKET ACCOUNTS

Type of Account	Name of Institution	In the name of	Balance or Value
			\$
			\$
			\$

SCHEDULE B-FULLY MARKETABLE (i.e. Registered and Traded) STOCKS, BONDS, TREASURY BILLS, etc.

Type of Account	Name of Institution	In the Name of	Balance or Value
			\$
			\$
			\$

SCHEDULE C-PARTIAL INTERESTS IN REAL ESTATE EQUITIES

Address & Type of Property	Titled in Name(s) of	% of Ownership	Date Acquired	Cost	Market Value	Mortgage Balance	Mortgage Payment

SCHEDULE D-REAL ESTATE OWNED

Address & Type of Property	Titled in Name(s) of	Date Acquired	Original Cost	Market Value	Mortgage Balance	Mortgage Maturity	Monthly Payment

SCHEDULE E-LIFE INSURANCE CARRIED (Include "G.L." and Group Insurance)

Insurance Company	Policy Owner	Beneficiary	Face Amount	Policy Loans	Cash Surrender Value	If assigned to whom?

SCHEDULE F-BANKS, BROKERS, OR FINANCE COMPANIES AND OTHERS WHERE CREDIT HAS BEEN OBTAINED

Name & Address of Lender	Credit in the Name of	Secured or Unsecured	Original Date	High Credit	Current Balance	Collateral Description	Purpose

PLEASE NOTE CAREFULLY

For the purpose of obtaining and/or maintaining credit for the undersigned (The person or persons signing below) or another person or persons with Citizens FSB, the Undersigned submit the above information as being true, accurate statement of their financial condition as of the date shown. The Undersigned agree that Citizens FSB may at its discretion make whatever inquiries it deems necessary in connection with the information contained herein or in the course of review or collection of any credit extended in reliance on this information. The Undersigned authorize any person, business, creditor or Consumer Reporting Agency to compile and furnish to Citizens FSB any information it may have or obtain in response to such credit inquiries. Citizens FSB is authorized to answer questions from others concerning Citizens FSB credit experience with the Undersigned.

The undersigned agree to notify Citizens FSB immediately of any change in their financial condition which would adversely affect their ability to repay any of their obligations to Citizens FSB according to terms. Should Citizens FSB learn of such an adverse change from the Undersigned or should any of the information in the above statement be untrue or misleading or materially incomplete, the Undersigned agree that all the indebtedness, jointly or severally, to Citizens FSB which is guaranteed by the Undersigned, may at Citizens FSB election become immediately due and payable.

Unless Citizens FSB itself learns otherwise, or is notified otherwise by the Undersigned, it is understood that Citizens FSB may continue to rely upon information herein as true, accurate statement of the financial condition of the Undersigned. In the event of a continuing obligation or guarantee to Citizens FSB, the Undersigned agree to supply such current financial or other information as Citizens FSB may reasonably request from time to time. This and all such financial statements shall become the property of Citizens FSB.

APPLICANT	
Signature	
Date	

CO-APPLICANT	
Signature	
Date	

We intend to apply for joint credit.

APPLICANT	
Signature	
Date	

CO-APPLICANT	
Signature	
Date	

Return the completed and signed application to us by fax, mail or drop off at a branch.
 email: billrice@citizensfsb.bank · Mail: 5151 S 4th St, Leavenworth KS 66048