



**ALBINA COMMUNITY BANK
BUSINESS CREDIT CARD AGREEMENT AND AUTHORIZATION**

The undersigned, an authorized representative of _____ (“Company”), hereby requests and authorizes Albina Community Bank to:

Issue credit cards to the following individual(s)

Name	Credit Limit	Contact Phone Number	SSN	Date of Birth

Close cards issued to the following individual(s):

Change credit limit issued to the following individual(s):

Name	Card Number	New Credit Limit	Credit Card Returned? Y/N

I understand that additional cards may be requested, from time to time, only by written request from an authorized officer of the Company. The Bank must approve the aggregate amount of credit requested.

The Company agrees to assume sole responsibility for the use and indebtedness incurred on any and all of the credit cards issued under Company name, regardless of whether the use or indebtedness was authorized by the Company. The Bank shall have no duty to investigate the use of the credit cards or ascertain the genuineness of any signature. Further, Company agrees to immediately notify Bank of any change in employment status for those employees who have been issued a card.

The Company agrees to be bound by all Terms and Conditions of the Credit Card program into which it is entering with the Bank. The Bank is authorized to investigate the credit history of the Company and of the listed principals. The undersigned officer:

1. Represents that the information provided to the Bank is true and accurate as of the date below.
2. Agrees to immediately notify the Bank of any material change in the information.
3. Represents that the authority exists to enter into this Agreement.

Customer Name: _____ Date: _____

Customer Signature: _____ Title: _____

Bank Use Only		
Approved by: _____	Experian and/or OFAC completed by: _____	Date: _____
Operations Administration:		
<input type="checkbox"/> Card(s) ordered By: _____	Date: _____	
<input type="checkbox"/> Card(s) closed By: _____	Date: _____	



LOAN REQUEST

Purpose:	Amount Requested	Term Requested
Collateral to be pledged:		
Accounts Receivable \$ _____	Inventory \$ _____	Equipment \$ _____
Real Estate (address): _____	\$ _____	
Other (describe): _____	\$ _____	

BUSINESS INFORMATION

Type of Organization: _____ Sole proprietorship _____ Limited Liability Corporation _____ Corporation
 (enter or select one) _____ General Partnership _____ Limited Liability Partnership _____ Sub S Corporation

Legal Name _____ Tax ID # _____

DBA Name _____ Business start date _____ Start date--current owner _____

Current Address _____ City _____ State _____ Zip Code _____

Mailing Address _____ City _____ State _____ Zip Code _____

Business Telephone _____ Business Fax _____ Business Website / E-Mail _____

Business Description _____ # Jobs created/retained with this loan: _____ # Current employees _____

MANAGEMENT/OWNERSHIP: (Individuals with a 20% or greater ownership are required to guaranty) # of required signers: _____

Name	Title	Salary	Ownership %	Sign at closing? (yes or no)
		\$		
		\$		
		\$		

BUSINESS FINANCIAL INFORMATION Do you currently have accounts with Albina? _____ yes _____ no

As of date:	Total Assets	Total Liabilities	Net Worth	Sales (last full year)	Net Profit (last full year)
				\$	\$

Deposits (Checking/ Savings/ Money Market):

Type	Account Number	Financial Institution	Average 12 month Balance
			\$
			\$
			\$
			\$

Loans (Term/ Lines of Credit/ Real Estate/ Bank Card/ Other):

Type	Creditor	Collateral	Balance	Payment	Maturity
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	

TOTAL			\$	\$
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(see reverse for disclosures and signature)

DISCLOSURES

Is the business in the process of a change of ownership? _____ yes (explain) _____ no	Has a loss been incurred in the last 3 years? _____ yes (explain) _____ no
Is Business contingently liable as a Guarantor? _____ yes (explain) _____ no	Is there any pending litigation? _____ yes (explain) _____ no
	Is Business delinquent on any debt including loans, trade payables and taxes? _____ yes (explain) _____ no

Explanation(s):

APPLICANT NOTICES

USA Patriot Act: In accordance with Section 326 of the USA Patriot Act, all persons and business entities are subject to identity verification requirements. If you request to open an account (any formal banking relationship, including deposits, loans, safe deposits, trusts, etc), the Bank will request documentary verification on your identity and will perform appropriate background checks in compliance with the Act.

Regulation B -- Right to Appraisals: The Equal Credit Opportunity Act (Reg B) affords applicants the right to receive copy of an appraisal report if one is obtained by the Bank for any loan request which is secured by a 1-4 unit dwelling. Should your loan request be so secured, the bank will provide you a copy of any such appraisal report within 30 days of receiving your request for a copy and will do so in full compliance with the provisions of Reg B.

Sharing of Information: If the loan program that I/we are applying for is supported by a grant from the Oregon Economic and Community Development Department (OECDD), I/we authorize Albina Community Bank to share information about any loan(s) made, and/or information contained in my/our Personal and Business Financial Statements and/or loan applications with the OECDD for purposes of compliance with the terms of the OECDD grant supporting this program. I understand that this authorization will remain in effect until the OECDD funded program expires.

APPLICANT ACKNOWLEDGMENT, CERTIFICATION AND AUTHORIZATION

The Business and its Principals and or Owners (collectively the "Applicant") acknowledge this Application is given to Albina Community Bank (the "Bank") for the purposes of obtaining credit and that the Bank may retain the Application whether or not credit is granted. The Applicant certifies that all information included in the Application and provided in support of the Application is true, accurate and complete and that there are no bankruptcy proceedings involving the Applicant neither in process nor anticipated. The Applicant authorizes the Bank to obtain information from others on the trade and credit standings of the Business and Principals or Owners along with other relevant information impacting this Application. In addition, if credit is granted, the Bank is authorized to obtain updated trade or credit reports throughout the term of the loan and, except as prohibited by law, to provide information to others about the Bank's transactions and experiences with the Applicant.

SIGNATURE(S)

As an authorized agent for the Applicant, I/we confirm that I/we have read fully this Application and its Notices, Acknowledgements, Certifications and Authorizations and concur with all.

Signature: _____	Title	Date _____
Signature: _____	Title	Date _____

FOR BANK USE ONLY

Received by: _____	Date: _____	B2B Application Number _____
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Personal Financial Statement – Small Business

Applicant Name:	SSN/TIN
Residence Address:	
City, State, & Zip Code:	
Business Name of Applicant/Borrower:	

Notice to Applicant: Whether married, unmarried, or separated, Applicant may request individual credit by applying alone. If Applicant intends to rely on the Applicants spouse’s or Registered Domestic Partners (RDP) future earnings to qualify for this credit, please apply for joint credit. Married persons or (RDP) may request joint credit by applying together in one application. **Persons not married or not RDP’s may request joint credit by completing separate applications and submitting their applications together.**

Please check the one that applies to you:

Applicant is applying for this loan: Individually Jointly

If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete all applicable sections.

If this is an application for joint credit with another person, complete applicant and co-applicant sections and indicate or provide explanation relating to any assets owned jointly or by a trust or liabilities owed with others. (Attach schedules and explanatory notes if necessary.)

We intend to apply for joint credit.

Applicant Signature Required

Spouse / RDP Signature Required

Check if Spouse / RDP is an Owner or Officer of Applicant. % of Ownership _____

Check if Spouse / RDP is NOT an Owner or Officer of Applicant, and is offering a Personal Guarantee.

If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information in the applicant section about the person on whose alimony, support, or maintenance payments or income or assets you are relying. (Attach schedules and explanatory notes if necessary.)

Complete Spouse / RDP information below only if a box is checked. If no box above is checked, do not complete spouse / RDP information and do not include spouses / RDP’s income or separate assets in the information below. You need not include income from alimony, separate maintenance, or child support unless you wish Albina Community Bank to consider it in connection with the application.

Personal Information -- Applicant / Guarantor					
Name:		Date of Birth			
Home Address		ID (type and #)			
City / State / Zip		Home Phone			
		Social Security #			
<i>Note: Inclusion of alimony, separate maintenance or child support as income is voluntary and need not be revealed if you do not wish it to be considered. If you choose to include such income, please provide supporting details. If you are responsible for paying alimony, separate maintenance or child support, please include that information with your obligations.</i>					
Salary/Bonus/Commission Income \$	Rental / Dividend / Other Income \$	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Payment \$	Employer / Position	# of Years

Personal Information -- Co Applicant / Guarantor					
Name:		Date of Birth			
Home Address		ID (type and #)			
City / State / Zip		Home Phone			
		Social Security #			
<i>Note: Inclusion of alimony, separate maintenance or child support as income is voluntary and need not be revealed if you do not wish it to be considered. If you choose to include such income, please provide supporting details. If you are responsible for paying alimony, separate maintenance or child support, please include that information with your obligations.</i>					
Salary/Bonus/Commission Income \$	Rental / Dividend / Other Income \$	<input type="checkbox"/> Own <input type="checkbox"/> Rent	Payment \$	Employer / Position	# of Years

Financial Statement					
Assets		Owned by (check one)	Liabilities		Payment
Checking Acct	\$	<input type="checkbox"/> Self <input type="checkbox"/> Joint	Taxes Due	\$	\$
Savings Acct	\$	<input type="checkbox"/> Self <input type="checkbox"/> Joint	Bank Cards	\$	\$
Retirement Accts	\$	<input type="checkbox"/> Self <input type="checkbox"/> Joint	Installment Loans	\$	\$
Stocks / Marketable Securities	\$	<input type="checkbox"/> Self <input type="checkbox"/> Joint	Student Loans	\$	\$
Real Estate (For multiple properties, please provide detail below)	\$	<input type="checkbox"/> Self <input type="checkbox"/> Joint	Real Estate Loans (For multiple properties, please provide detail below)	\$	\$
Auto(s)	\$	<input type="checkbox"/> Self <input type="checkbox"/> Joint	Other Liabilities	\$	\$
Other Assets	\$	<input type="checkbox"/> Self <input type="checkbox"/> Joint			
Asset Total	\$		Liabilities Total	\$	\$

Supporting Schedules (attach additional sheets if necessary)			
Assets (describe stocks, real estate, etc.)	Owners	Value	Pledged?
		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
		\$	<input type="checkbox"/> Yes <input type="checkbox"/> No

Liabilities :			
Creditor	Collateral	Balance Due	Payment
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$

Notices, Acknowledgement, Certification and Authorization (attach sheet if necessary)			
Are you a guarantor or co-maker on notes?	<input type="checkbox"/> Yes (explain) <input type="checkbox"/> No	Have you ever filed for bankruptcy?	<input type="checkbox"/> Yes (explain) <input type="checkbox"/> No
Are you currently involved in any litigation?	<input type="checkbox"/> Yes (explain) <input type="checkbox"/> No	Do you have any other contingent liabilities?	<input type="checkbox"/> Yes (explain) <input type="checkbox"/> No

APPLICANT'S SIGNATURE(S)			
I (we) hereby affirm that the foregoing information contained in this financial statement is presented for the purpose of obtaining credit as of the date indicated and is true, complete and correct. I understand Albina Community Bank is relying on this statement of my financial condition in making loan(s) to me. Albina Community Bank is authorized to make any investigation of my credit or employment status either directly or through any agency employed by Lender for that purpose. I agree to inform the Albina Community Bank immediately of any matter which will cause any significant change in my/our financial condition. I understand that Albina Community Bank will retain this financial statement whether or not credit is granted. I (we) also authorized the Bank to provide credit information about me and my accounts to others.			
Signature:	Date:	Signature:	Date:

Attachment “A”

**Personal Financial Statement – Small Business
Living Expenses**

Please complete the following chart to assist us in determining your monthly living expenses. Use the “Other” boxes to note any monthly living expenses not specifically listed here.

Note: Inclusion of alimony, separate maintenance or child support as income is voluntary and need not be revealed if you do not wish it to be considered. If you choose to include such income, please provide supporting details. If you are responsible for paying alimony, separate maintenance or child support, please include that information with your obligations.

LIVING EXPENSES			
Description	Monthly Payment	Balance Due	Delinquent? (State Yes or No)
Alimony / Child Support	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Homeowners Association Dues	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Dependent Care	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Health Insurance	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Medical Expenses	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Auto Expense, e.g. Gas, Insurance, etc.	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Food Expense	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Entertainment	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Utilities, e.g. Water, Sewer, etc.	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Phone Expense	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Club Dues	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other:	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other:	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other:	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other:	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
TOTALS:	\$	\$	



Documents Required for a Business Loan

Business or Organization

- Business Loan Application (Albina Community Bank form)
- Business Plan that includes at least one year of financial projections
(required for a start-up business or major expansion)
- Business Tax Returns 2014 (or copy of extension) 2013 2012
(CPA Audited or Reviewed statements may be substituted)
- Company prepared financial statement for the last year if the most recent calendar year tax return is not yet complete.
- Copy of invoice or earnest money agreement if loan is used to purchase equipment or real estate.

Entity Documentation:

- Corporation
 - Articles of Incorporation
 - By Laws that includes an authorization to borrow and designates signers
- Limited Liability Company (LLC)
 - Articles of Organization
 - Operating Agreement that includes an authorization to borrow and designates signers
- Partnership
 - Partnership Agreement that includes an authorization to borrow and designates signers
- Limited Liability Partnership (LLP)
 - Articles of Organization
 - Operating Agreement that includes an authorization to borrow and designates signers
- Non Profit Organization
 - Articles of Organization
 - Meeting Minutes that includes an authorization to borrow from Albina designates signers for loan and the amount of the loan
 - Current Board Roster with titles

Guarantors/Owners

- Personal Financial Statement (Albina Bank form)
- Signed complete copies of personal tax returns: 2014 (or copy of extension) 2013 2012
(include all K-1 statements identified on Schedule E and all supporting statements attached to the return)

If the company is a sole proprietorship, we will also need a business balance sheet corresponding to the tax year since there is not one included on the Schedule C of the tax return.

Documents specific to the loan request

<input type="checkbox"/> Other:	
<input type="checkbox"/> Other:	
<input type="checkbox"/> Other:	
<input type="checkbox"/> Other:	