



# COMMERCIAL LOAN APPLICATION

<input type="checkbox"/> IN PERSON	<input type="checkbox"/> PHONE
<input type="checkbox"/> ONLINE	<input type="checkbox"/> MAIL
Date: _____	
<i>For Lender Use</i>	
# _____	

**Applicant Name:** \_\_\_\_\_

**TIN or SS#:** \_\_\_\_\_

**Phone #:** \_\_\_\_\_

**Email address:** \_\_\_\_\_

**Physical Address:** \_\_\_\_\_

**Mailing Address:** \_\_\_\_\_

**\*Years in Business:** \_\_\_\_\_

**\*Number of Non-Owner Employees:** \_\_\_\_\_

**Nature of Business(es):** \_\_\_\_\_

*Please submit the three most recent years of federal tax returns and financial statements.*

### Owners

**Name:** \_\_\_\_\_

**Physical Address:** \_\_\_\_\_

**% of Ownership:** \_\_\_\_\_  
(totaling 100%)

**Title:** \_\_\_\_\_

### Guarantors

*Please submit a financial statement and two of the most recent years of federal tax returns.*

**Name** \_\_\_\_\_

**SS#** \_\_\_\_\_

**DOB** \_\_\_\_\_

**Phone #** \_\_\_\_\_

**Email Address** \_\_\_\_\_

**Has the Principal/Guarantor ever failed in business?**  Yes  No **If yes, please attach complete details.**

**Affiliate Businesses - Parent or Subsidiaries (if applicable):**

Please submit the most recent financial statement and past two years of federal tax returns.

Name of Business: \_\_\_\_\_

Name of Business: \_\_\_\_\_

Owners Title %

Owners Title %

**APPLICANT'S DEBT SCHEDULE (Additional Debt: attach)**

Business Name: \_\_\_\_\_ Date: \_\_\_\_\_

Indebtedness: Furnish the following information for all installment debts, contracts, notes, mortgages payable, shareholder loans, related party loans, and inter-company loans for the business. Do not include accounts payable or accrued liabilities.

Creditor Name & Address	Applicant (A) or Guarantor (G)	Interest Rate	Maturity Date	Original Amount	Present Balance	Monthly Payment	Collateral/Security

**LOAN REQUEST**

**Amount Requested:** \_\_\_\_\_  New Loan  Increase Existing Loan  Refinance Debt  Other \_\_\_\_\_

**Type:**  Mortgage Amortizing  Line of Credit  Term Loan  Letter of Credit  Other \_\_\_\_\_

**Purpose/Use of Funds:** \_\_\_\_\_

**Collateral:** \_\_\_\_\_

**Collateral Owner:** \_\_\_\_\_

**RIGHT TO REQUEST SPECIFIC REASONS FOR DENIAL**

If your application for business credit is denied, you have the right to a written statement of the specific reasons for denial. To obtain the statement, please contact:

Jeff Bank  
Attn: Loan Origination  
4864 State Route 52, PO Box 398  
Jeffersonville, NY 12748

within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

**EQUAL CREDIT OPPORTUNITY ACT NOTICE**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contact); 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:

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
National Center for Consumer and Depositor Assistance  
1100 Walnut Street  
Box #11  
Kansas City, MO 64106

**NOTICE OF INTENT TO APPLY FOR INDIVIDUAL OR JOINT CREDIT**

Please check next to the appropriate box and initial and date below the appropriate box:

You are applying for credit as an individual guarantor/borrower and are relying on your own income or assets and not the income or assets of another person as basis for repayment of the credit requested.

X \_\_\_\_\_  
(Initial and Date)

You are applying for credit as joint guarantors/borrowers with another person and therefore information regarding both guarantors/borrowers will be utilized as the basis for repayment of the credit requested.

X \_\_\_\_\_  
(Initial and Date)

X \_\_\_\_\_  
(Initial and Date)

X \_\_\_\_\_  
(Initial and Date)

X \_\_\_\_\_  
(Initial and Date)

**AUTHORIZATION TO FILE UCC FINANCING STATEMENT**

By signing this application, you authorize Jeff Bank to file a financing statement (Form UCC-1) naming the Borrower as debtor and covering the personal property described above as collateral.

**AUTHORIZATION TO OBTAIN CREDIT REPORTS**

By signing below, each of you authorizes and instructs any person or consumer reporting agency to compile and furnish us with any information it may have or obtain in response to our credit inquiries. You agree that such information shall remain our property whether credit is extended. You declare that all information set forth in this Application is a true representation of the facts and is made by you for the purpose of inducing us to extend the credit requested. Any willful misrepresentation on this Application could result in criminal action.

We may request a consumer report on each Guarantor or Applicant signing below in connection with this Application and subsequent consumer reports in connection with updating, renewing, or extending the requested credit. Upon your written request, we will provide the name and address of the consumer agency furnishing such a report to us, if any.

\_\_\_\_\_ (date)

\_\_\_\_\_  
Name of Business Entity

X \_\_\_\_\_  
By: Authorized Signer

\_\_\_\_\_  
Name of Business Entity

X \_\_\_\_\_  
By: Authorized Signer

\_\_\_\_\_  
Name of Business Entity

X \_\_\_\_\_  
By: Authorized Signer

X \_\_\_\_\_  
Applicant or Guarantor

X \_\_\_\_\_  
Applicant or Guarantor

X \_\_\_\_\_  
Applicant or Guarantor

X \_\_\_\_\_  
Applicant or Guarantor

X \_\_\_\_\_  
Applicant or Guarantor

X \_\_\_\_\_  
Applicant or Guarantor

## Commercial Data Collection Form

New York law requires that we ask if a business applicant is a minority-owned business or a women-owned business. New York law also requires us to ask business applicants for their principal owners' ethnicity and race.

Applicants are not required to provide this information but are encouraged to do so. We collect this information to help ensure that all applicants are treated fairly and that communities' business credit needs are being fulfilled.

Employees and officers making determinations concerning an application, such as loan officers and underwriters, may have access to the information provided on this form. However, we cannot discriminate on the basis of minority-owned business status, women-owned business status, or principal owner's ethnicity, race, or sex. Additionally, we cannot discriminate on the basis of whether an applicant provides this information.

### Minority-owned business status

For purposes of this form, an applicant is a minority-owned business if more than 50 percent of the ownership or control of the business is held by one or more minority individuals.

A minority individual is a natural person who is American Indian or Alaska Native, Asian, Black or African American, Native Hawaiian, or Other Pacific Islander, or Hispanic or Latino. A multi-racial or multi-ethnic individual is a minority individual for this purpose.

#### **Is the applicant a minority-owned business?**

Yes

No

I do not wish to provide this information

### Women-owned business status

For purposes of this form, an applicant is a women-owned business if more than 50 percent of the ownership or control of the business is held by one or more women.

#### **Is the applicant a women-owned business?**

Yes

No

I do not wish to provide this information

### Number of principal owners

For purposes of this form, a principal owner is any natural person who owns 25 percent or more of the equity interest of a business. An applicant might not have any principal owners if, for example, it is not directly owned by any natural persons (i.e., if it is owned by another entity or entities) or if no natural person directly owns at least 25 percent of the business.

**How many principal owners does the applicant have?** \_\_\_\_\_

## Demographic information about principal owners

Applicants are not required to provide this information but are encouraged to do so. We cannot discriminate on the basis of principal owner's ethnicity or race. Additionally, we cannot discriminate on the basis of whether an applicant provides this information.

Please fill out one sheet for each principal owner.

### **Ethnicity** (*Check one or more*)

Hispanic or Latino

Cuban

Mexican

Puerto Rican

Other Hispanic or Latino (*Print origin, for example, Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard*) \_\_\_\_\_

Not Hispanic or Latino

I do not wish to provide this information

### **Race** (*Check one or more*)

American Indian or Alaska Native (*Print name of enrolled or principal tribe*) \_\_\_\_\_

Asian

Asian Indian

Chinese

Filipino

Japanese

Korean

Vietnamese

Other Asian (*Print origin, for example, Cambodian, Hmong, Laotian, Pakistani, Thai*): \_\_\_\_\_

Black or African American

African American

Ethiopian

Haitian

Jamaican

Nigerian

Somali

Other Black or African American (*Print origin, for example, Barbadian, Ghanaian, South African*): \_\_\_\_\_

Native Hawaiian or Other Pacific Islander

Guamanian or Chamorro

Native Hawaiian

Samoan

Other Pacific Islander (*Print origin, for example, Fijian, Tongan*): \_\_\_\_\_

White

I do not wish to provide this information

## Demographic information about principal owners

Applicants are not required to provide this information but are encouraged to do so. We cannot discriminate on the basis of principal owner's ethnicity or race. Additionally, we cannot discriminate on the basis of whether an applicant provides this information.

Please fill out one sheet for each principal owner.

### **Ethnicity** (*Check one or more*)

Hispanic or Latino

Cuban

Mexican

Puerto Rican

Other Hispanic or Latino (*Print origin, for example, Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard*) \_\_\_\_\_

Not Hispanic or Latino

I do not wish to provide this information

### **Race** (*Check one or more*)

American Indian or Alaska Native (*Print name of enrolled or principal tribe*) \_\_\_\_\_

Asian

Asian Indian

Chinese

Filipino

Japanese

Korean

Vietnamese

Other Asian (*Print origin, for example, Cambodian, Hmong, Laotian, Pakistani, Thai*): \_\_\_\_\_

Black or African American

African American

Ethiopian

Haitian

Jamaican

Nigerian

Somali

Other Black or African American (*Print origin, for example, Barbadian, Ghanaian, South African*): \_\_\_\_\_

Native Hawaiian or Other Pacific Islander

Guamanian or Chamorro

Native Hawaiian

Samoan

Other Pacific Islander (*Print origin, for example, Fijian, Tongan*): \_\_\_\_\_

White

I do not wish to provide this information

## Demographic information about principal owners

Applicants are not required to provide this information but are encouraged to do so. We cannot discriminate on the basis of principal owner's ethnicity or race. Additionally, we cannot discriminate on the basis of whether an applicant provides this information.

Please fill out one sheet for each principal owner.

### **Ethnicity** (*Check one or more*)

Hispanic or Latino

Cuban

Mexican

Puerto Rican

Other Hispanic or Latino (*Print origin, for example, Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard*) \_\_\_\_\_

Not Hispanic or Latino

I do not wish to provide this information

### **Race** (*Check one or more*)

American Indian or Alaska Native (*Print name of enrolled or principal tribe*) \_\_\_\_\_

Asian

Asian Indian

Chinese

Filipino

Japanese

Korean

Vietnamese

Other Asian (*Print origin, for example, Cambodian, Hmong, Laotian, Pakistani, Thai*): \_\_\_\_\_

Black or African American

African American

Ethiopian

Haitian

Jamaican

Nigerian

Somali

Other Black or African American (*Print origin, for example, Barbadian, Ghanaian, South African*): \_\_\_\_\_

Native Hawaiian or Other Pacific Islander

Guamanian or Chamorro

Native Hawaiian

Samoan

Other Pacific Islander (*Print origin, for example, Fijian, Tongan*): \_\_\_\_\_

White

I do not wish to provide this information

## Demographic information about principal owners

Applicants are not required to provide this information but are encouraged to do so. We cannot discriminate on the basis of principal owner's ethnicity or race. Additionally, we cannot discriminate on the basis of whether an applicant provides this information.

Please fill out one sheet for each principal owner.

### **Ethnicity** (*Check one or more*)

Hispanic or Latino

Cuban

Mexican

Puerto Rican

Other Hispanic or Latino (*Print origin, for example, Argentinean, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard*) \_\_\_\_\_

Not Hispanic or Latino

I do not wish to provide this information

### **Race** (*Check one or more*)

American Indian or Alaska Native (*Print name of enrolled or principal tribe*) \_\_\_\_\_

Asian

Asian Indian

Chinese

Filipino

Japanese

Korean

Vietnamese

Other Asian (*Print origin, for example, Cambodian, Hmong, Laotian, Pakistani, Thai*): \_\_\_\_\_

Black or African American

African American

Ethiopian

Haitian

Jamaican

Nigerian

Somali

Other Black or African American (*Print origin, for example, Barbadian, Ghanaian, South African*): \_\_\_\_\_

Native Hawaiian or Other Pacific Islander

Guamanian or Chamorro

Native Hawaiian

Samoan

Other Pacific Islander (*Print origin, for example, Fijian, Tongan*): \_\_\_\_\_

White

I do not wish to provide this information



FACTS	WHAT DOES JEFF BANK DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security number and account balances</li> <li>▪ Transaction history and credit history</li> <li>▪ Overdraft history and wire transfer instructions</li> </ul>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Jeff Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Jeff Bank share?	Can you limit this sharing?
<b>For our everyday business purposes --</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes --</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes --</b> Information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes --</b> Information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> <li>▪ Call 845-482-4000 - You may call collect to opt out.</li> </ul> <p><b>Please note:</b> If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
----------------------	---

Questions?	Call 845-482-4000 or go to <a href="http://www.jeff.bank">www.jeff.bank</a>
------------	---

What we do	
<b>How does Jeff Bank protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Jeff Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Open an account or apply for a loan</li> <li>▪ Make a wire transfers or give us your contact information</li> <li>▪ Use your debit or credit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ Sharing for affiliates' everyday business purposes - information about your credit worthiness</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Our affiliates include financial companies such as Jeffersonville Bancorp, FNB Holding Company, and Western Sullivan ORE, LLC.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Nonaffiliates we share with can include debit and credit card companies, and payroll related services.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ Our joint marketing partners include debit and credit card companies, and payroll related services.</li> </ul>

Other important information