



Express Business Loan Application

1 Member Way
Syracuse, NY 13212

(Request less than \$50,000)

800.462.5000/empowerfcu.com

Member Account #: _____

Loan Type Term Loan Vehicle Credit Card Line of Credit Overdraft Protection

Company Information

Legal Name of Business ("Borrower") _____ Fed Tax ID _____

DBA or Trade Name (if applicable) _____

Business Address Street _____ City _____ State _____ Zip _____

Mailing Address (if different) _____ City _____ State _____ Zip _____

Business Phone _____ Year Established _____ # of Employees _____ Gross Annual Sales _____

Business Gross Profit Sales (Last Fiscal Year) _____ Business Net Profit (Last Fiscal Year) _____

Business Legal Status Sole Proprietor Partnership C-Corp S-Corp LLC PC Other (describe) _____

Description of Business _____

Contact Information

Name _____ Title _____

Phone _____ Email _____

Credit Request Information

Loan Amount Requested (\$50,000 or less) _____ Term Requested (months) _____

How are you using these funds? _____

Vehicle Loan Only (Attach Dealer Invoice) New Used Year _____ Make/Model _____

Credit Card Only Number of Cards Requested _____ (If more than one, attach Business Cardholder Information form)

Principal/Owner/Guarantor Information

All owners of 20% or more of must complete this section and personally guarantee this loan. If more space is needed, please add attachment.

Name _____ SSN _____ Date of Birth _____

Address _____

Home Phone _____ Cell _____ Email _____

Title _____ Ownership Percentage _____ % Gross Monthly Income \$ _____

Sources of Income: 1. _____ Amount \$ _____

2. _____ Amount \$ _____

Name _____ SSN _____ Date of Birth _____

Address _____

Home Phone _____ Cell _____ Email _____

Title _____ Ownership Percentage _____ % Gross Monthly Income \$ _____

Sources of Income: 1. _____ Amount \$ _____

2. _____ Amount \$ _____



Express Business Loan Application (continued)

Other Information

Any unsettled lawsuits, judgments or disputes? Yes No

Bankruptcy ever filed by business or owner? Yes No

Any outstanding tax obligations? Yes No

If yes, please explain what, when and why _____

Empower Federal Credit Union (Empower) may contact credit and trade references in reviewing this application and during the course of this credit relationship, and disclose information about its credit experience with applicant, as authorized by law. Empower Federal Credit Union may also check the personal credit history of the principal owner(s) and/or individual(s) involved in the business. In addition to the information requested on this application, Empower may request additional information from the applicant. Applicant authorizes Empower to disclose any information contained in this application, any credit report, any trade reference and/ or personal financial information with Empower's Servicer for the purposes of underwriting this loan. Applicant also agrees to notify Empower in writing immediately of any material changes to this information.

As an authorized agent of the applicant company (Borrower), I (we) have stated that everything in the Application and information submitted along with the Application is true and complete and that I (we) has (have) full power and authority to sign this Agreement on behalf of the Borrower. Empower may require additional Authorized Borrower Officers to sign a guaranty. Borrower and each Authorized Borrower Officer shall be jointly and severally liable for repayment of all amounts due on any and all accounts opened on behalf of Borrower.

 Authorized Signature Printed Name Title Date

 Authorized Signature Printed Name Title Date

* Empower may request most recent tax return and/or personal financial statement as a requirement for loan approval.



REQUIRED DISCLOSURES

Please retain this sheet for your records

NOTICE: The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that 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 of the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this credit union is the

National Credit Union Administration
Office of Consumer Protection
1775 Duke St.
Alexandria, VA 22314

If our credit decision is based in whole or in part on information obtained in a report from the consumer reporting agency listed below, under the Fair Credit Reporting Act, you have a right to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we may have denied credit to you. You also have a right to a free copy of your report from the reporting agency no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Experian
P.O. Box 104
Allen, TX, 73013-2104
Toll free: (888) 397-3742

If your business had gross revenues of \$1,000,000 or less in the previous fiscal year and the loan for which you are applying is not granted, you have the right within 60 days of receiving the Credit Union's notification of your denial, to request a written statement detailing the specific reasons why your request was denied. Your request should be directed to:

Empower Federal Credit Union
Business Lending
1 Member Way
Syracuse, NY 13212
800-462-5000

A statement will be sent to you within 30 days of receipt.

Disclosure of Right to Receive a Copy of Appraisal: If your loan request is to be secured by a 1 to 4 family dwelling, we may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal even if your loan does not close. You may pay for an additional appraisal for your own use at your own cost.