

### Important Information About Procedures For Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

## I. BUSINESS PROFILE

LEGAL BUSINESS NAME / BORROWING ENTITY		BUSINESS TAX I.D. NUMBER	
DOING BUSINESS AS (DBA) NAME, IF ANY		EMAIL ADDRESS	
BUSINESS ADDRESS	CITY, STATE, ZIP	BUSINESS PHONE NUMBER	BUSINESS FAX NUMBER
BUSINESS STRUCTURE (PLEASE CHECK ONE)			
<input type="checkbox"/> S-Corporation <input type="checkbox"/> C-Corporation <input type="checkbox"/> General Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Limited Liability Partnership <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Not For Profit <input type="checkbox"/> Individual			
NATURE OF BUSINESS		YEAR BUSINESS EST.	CURRENT OWNER SINCE
DOES THE BUSINESS OWN OR LEASE THE PROPERTY <input type="checkbox"/> OWN <input type="checkbox"/> LEASE		ACCOUNTANT (NAME & PHONE)	
INSURANCE AGENT (NAME & PHONE)		ATTORNEY REFERENCE (NAME & PHONE)	

## II. LOAN REQUEST

[I/We hereby apply to BCT for the following extension of commercial credit (Check all that apply)]

DOLLAR AMOUNT OF LOAN	COLLATERAL	EST. VALUE OR PURCHASE PRICE
\$	<input type="checkbox"/> BUSINESS ASSETS <input type="checkbox"/> MACHINERY AND/OR EQUIPMENT <input type="checkbox"/> VEHICLES, TRUCKS, OR TRAILERS <input type="checkbox"/> REAL ESTATE / COMMERCIAL PROP <input type="checkbox"/> REAL ESTATE / PERSONAL RESIDENCE <input type="checkbox"/> MARKETABLE SECURITIES / CD / SAVINGS <input type="checkbox"/> ACCOUNTS RECEIVABLE <input type="checkbox"/> INVENTORY <input type="checkbox"/> OTHER LIST:	
PURPOSE		
<input type="checkbox"/> RECEIVABLE GROWTH <input type="checkbox"/> EQUIPMENT PURCHASE <input type="checkbox"/> INVENTORY PURCHASES <input type="checkbox"/> RENEWAL <input type="checkbox"/> REAL ESTATE ACQUISITION/REFI <input type="checkbox"/> REFINANCE <input type="checkbox"/> REAL ESTATE CONSTRUCTION <input type="checkbox"/> OTHER <input type="checkbox"/> VEHICLE PURCHASE		
TYPE OF CREDIT		
<input type="checkbox"/> BUSINESS LINE OF CREDIT <input type="checkbox"/> BUSINESS INSTALLMENT LOAN <input type="checkbox"/> COMMERCIAL MORTGAGE <input type="checkbox"/> LETTER OF CREDIT		
SOURCE OF REPAYMENT		

## III. LIST OF ALL BUSINESS DEBT

DESCRIPTION OF DEBT	ORIGINAL AMOUNT	CURRENT BALANCE	MONTHLY PAYMENT	MATURITY DATE	CREDITOR NAME	COLLATERAL

## IV. LIST OF ALL BUSINESS' BANK DEPOSIT ACCOUNTS

## V. BACKGROUND INFORMATION

NAME OF BANK AND LOCATION	AMOUNT ON DEPOSIT	Has your business ever filed for bankruptcy? <input type="checkbox"/> YES <input type="checkbox"/> No If yes, what year? _____ Is your business a party to any claim or lawsuit? <input type="checkbox"/> YES <input type="checkbox"/> No Is your business in arrears or in dispute of any tax payment? <input type="checkbox"/> YES <input type="checkbox"/> No
NAME OF BANK AND LOCATION	AMOUNT ON DEPOSIT	
If the answer to any of these questions is "Yes", please provide an explanation on a separate sheet of paper.		

## VI. OWNERS – List All

OWNER / GUARANTOR NO. 1		OWNER / GUARANTOR NO. 2	
NAME		NAME	
TITLE / POSITION		TITLE / POSITION	
PCT. OF OWNERSHIP		PCT. OF OWNERSHIP	
HOME ADDRESS		HOME ADDRESS	
CITY, STATE, ZIP		CITY, STATE, ZIP	
PHONE NUMBER		PHONE NUMBER	
OWNER / GUARANTOR NO. 3		OWNER / GUARANTOR NO. 4	
NAME		NAME	
TITLE / POSITION		TITLE / POSITION	
PCT. OF OWNERSHIP		PCT. OF OWNERSHIP	
HOME ADDRESS		HOME ADDRESS	
CITY, STATE, ZIP		CITY, STATE, ZIP	
PHONE NUMBER		PHONE NUMBER	

## VII. BUSINESS LOAN APPLICATION CHECKLIST

<input type="checkbox"/> BUSINESS LOAN APPLICATION	<input type="checkbox"/> PERSONAL FEDERAL TAX RETURNS FOR THE PAST THREE YEARS FOR EACH OWNER LISTED ABOVE
<input type="checkbox"/> BUSINESS FEDERAL TAX RETURNS FOR PAST THREE FISCAL YEARS	<input type="checkbox"/> PERSONAL FINANCIAL STATEMENT FOR EACH OWNER LISTED ABOVE
<input type="checkbox"/> INTERIM FINANCIAL STATEMENTS (IF AVAILABLE)	<input type="checkbox"/> OTHER
<input type="checkbox"/> BUSINESS ORGANIZATION PAPERS	

## VIII. PLEASE READ

**APPRAISAL 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 address: Bank of Charles Town, Commercial Loan Department, PO Box 906, Charles Town, WV 25414. 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, application date; and mailing instructions for the copy. If you have not already paid for the appraisal, we may require you to do so before providing a copy.

**LOANS TO INDIVIDUALS:** If the purpose of the loan is to purchase, refinance, or improve a 1-4 family dwelling or 5 or more residential units **and** the applicant is an individual(s), then complete and sign the Government Monitoring Information Form attached to this application.

**REPRESENTATIONS:** The information contained in this application is provided for the purpose of obtaining business (non-consumer) credit with the lender on behalf of the undersigned. It is understood the lender will rely on the information provided in making its credit decision. The lender is authorized to make all inquiries it deems necessary to verify the accuracy of the statements herein made, or in its discretion, to further determine the undersigned's credit standing, including obtaining consumer and/or business reports. Bank of Charles Town is authorized to share the information it obtains through these inquiries and any credit bureau report with other Bank of Charles Town affiliates. The lender is hereby authorized to answer any questions from third parties concerning the undersigned's experience with the lender.

**AUTHORIZATION:** The undersigned authorizes Bank of Charles Town, or any of its affiliates, to share any financial or other information provided by us to another outside entity for the purpose of that entity determining if it has any interest in participating with, or outright purchase from, Bank of Charles Town, or any of its affiliates, any credit transaction which the undersigned has entered into or may enter into, in the future with Bank of Charles Town or any of its affiliates.

As an authorized agent of the applicant company, I confirm that everything in the application and information submitted along with the application is true and complete.

\_\_\_\_\_  
APPLICANT/PRINCIPAL SIGNATURE

\_\_\_\_\_  
APPLICANT/PRINCIPAL SIGNATURE

\_\_\_\_\_  
PRINT NAME

\_\_\_\_\_  
PRINT NAME

\_\_\_\_\_  
TITLE

\_\_\_\_\_  
TITLE

\_\_\_\_\_  
DATE SIGNED

\_\_\_\_\_  
DATE SIGNED

## FOR BANK USE ONLY

HMDA:  YES  NO

CDL:  YES  NO

CIP:  YES  NO

Application Rec'd Date:

Complete Application Rec'd Date:



# DEMOGRAPHIC INFORMATION FORM

To be completed with Bank of Charles Town Loan Application

**PLEASE READ:** If the purpose of the loan is to purchase, refinance, or improve a 1-4 family dwelling or 5 or more residential units, and the applicant is an individual(s), then complete sections I, II, and III of the demographic information form below.

## I. CUSTOMER

LEGAL BUSINESS NAME/BORROWING ENTITY

LOAN PURPOSE

COLLATERAL (Provide the complete physical address of the property which will be purchased, refinanced, or improved)

## II. INFORMATION FOR DEMOGRAPHIC INFORMATION COLLECTION PURPOSES - NOTICE

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please check below.

### III. APPLICANT

**ETHNICITY: – Check one or more**

- Hispanic or Latino
  - Mexican
  - Puerto Rican
  - Cuban
  - Other Hispanic or Latino - Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on: \_\_\_\_\_
- Not Hispanic or Latino
- I do not wish to provide this information

**RACE: – Check one or more**

- American Indian or Alaskan Native – Print name of enrolled or principal tribe: \_\_\_\_\_
- Asian
  - Asian Indian
  - Chinese
  - Filipino
  - Japanese
  - Korean
  - Vietnamese
  - Other Asian- Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on: \_\_\_\_\_
- Black or African American
- Native Hawaiian or Other Pacific Islander
  - Native Hawaiian
  - Guamanian or Chamorro
  - Samoan
  - Other Pacific Islander- Print race, for example, Fijian, Tongan, and so on: \_\_\_\_\_
- White
- I do not wish to provide this information

**SEX:**

- Female
- Male
- I do not wish to provide this information

### CO-APPLICANT

**ETHNICITY: – Check one or more**

- Hispanic or Latino
  - Mexican
  - Puerto Rican
  - Cuban
  - Other Hispanic or Latino - Print origin, for example, Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on: \_\_\_\_\_
- Not Hispanic or Latino
- I do not wish to provide this information

**RACE: – Check one or more**

- American Indian or Alaskan Native – Print name of enrolled or principal tribe: \_\_\_\_\_
- Asian
  - Asian Indian
  - Chinese
  - Filipino
  - Japanese
  - Korean
  - Vietnamese
  - Other Asian- Print race, for example, Hmong, Laotian, Thai, Pakistani, Cambodian, and so on: \_\_\_\_\_
- Black or African American
- Native Hawaiian or Other Pacific Islander
  - Native Hawaiian
  - Guamanian or Chamorro
  - Samoan
  - Other Pacific Islander- Print race, for example, Fijian, Tongan, and so on: \_\_\_\_\_
- White
- I do not wish to provide this information

**SEX:**

- Female
- Male
- I do not wish to provide this information

## IV. TO BE COMPLETED BY FINANCIAL INSTITUTION

Was the ethnicity of the applicant collected on the basis of visual observation or surname?  
 Yes  No

Was the race of the applicant collected on the basis of visual observation or surname?  
 Yes  No

Was the sex of the applicant collected on the basis of visual observation or surname?  
 Yes  No

## TO BE COMPLETED BY FINANCIAL INSTITUTION

Was the ethnicity of the co-applicant collected on the basis of visual observation or surname?  
 Yes  No

Was the race of the co-applicant collected on the basis of visual observation or surname?  
 Yes  No

Was the sex of the co-applicant collected on the basis of visual observation or surname?  
 Yes  No

## V. TO BE COMPLETED BY FINANCIAL INSTITUTION

INITIAL APPLICATION RECEIVED:

- Face-to-Face
- By Phone
- By Fax
- By Email

INTERVIEWER'S NAME (PRINT OR TYPE)