

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
			NUMBER OF EMPLOYEES
DOES THE BUSINESS OWN OR LEASE THE PROPERTY <input type="checkbox"/> OWN <input type="checkbox"/> LEASE		ACCOUNTANT (NAME & PHONE)	
INSURANCE AGENT (NAME & PHONE)		BANK REFERENCE (NAME & PHONE)	

II. LOAN REQUEST [I/We hereby apply for the following extension of commercial credit (Check all that apply)]

DOLLAR AMOUNT OF LOAN \$	COLLATERAL <input type="checkbox"/> BUSINESS ASSETS	EST. VALUE OR PURCHASE PRICE
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	<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:	
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: Peoples Bank, Commercial Loan Department, PO Box 460, Sheridan, AR 72150. 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. Peoples Bank is authorized to share the information it obtains through these inquiries and any credit bureau report with other Peoples Bank 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 Peoples Bank, 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, Peoples Bank, or any of its affiliates, any credit transaction which the undersigned has enter into or may enter into, in the future with Peoples Bank 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

PRINT NAME

TITLE

DATE SIGNED

APPLICANT/PRINCIPAL SIGNATURE

PRINT NAME

TITLE

DATE SIGNED

FOR BANK USE ONLY

HMDA: YES NO

CDL: YES NO

CIP: YES NO



GOVERNMENT MONITORING INFORMATION FORM

To be completed with Peoples Bank 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 and sign the government monitoring information form below.

I. CUSTOMER

LEGAL BUSINESS NAME/BORROWING ENTITY

PURPOSE

COLLATERAL

II. INFORMATION FOR GOVERNMENT MONITORING PURPOSES - NOTICE

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulation, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

III. APPLICANT

I do not wish to furnish this information (check box):

ETHNICITY

Hispanic or Latino Not Hispanic or Latino

RACE

American Indian or Alaska Native Asian Black or African American Native Hawaiian or other Pacific Islander White

SEX

Female Male

SIGNATURE

DATE

IV. CO-APPLICANT

I do not wish to furnish this information (check box):

ETHNICITY

Hispanic or Latino Not Hispanic or Latino

RACE

American Indian or Alaska Native Asian Black or African American Native Hawaiian or other Pacific Islander White

SEX

Female Male

SIGNATURE

DATE

FOR LOAN OFFICER ONLY

INITIAL APPLICATION RECEIVED:

Face-to-Face By Phone By Fax By Email

INTERVIEWER'S NAME (PRINT OR TYPE)

SIGNATURE

DATE