

Branch Business Banking Loan Application

Please complete all requested information on each page to allow us to process your application.

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 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. In all cases, protection of our customers' identity and confidentiality is our pledge to you.

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact your local People's United Bank, N.A. Branch 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. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided 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 under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is Bureau of Consumer Financial Protection, 1700 G Street NW., Washington DC 20006.

Business Information

Applicant's (borrower's) Legal Name (not DBA/trade name)		(DBA) Doing Business As name, if applicable		
Physical Street Address		City	State	Zip code
Mailing Address		City	State	Zip code
Social Security # or Business Tax ID#	Business Phone Number	Email Address		
Description of business:	<input type="checkbox"/> Corporation <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> LLC <input type="checkbox"/> General Partnership <input type="checkbox"/> Other <input type="checkbox"/> Non-Profit			
Date business started	Present ownership since	Organized in what state?	Business operates via: <input type="checkbox"/> Home Base, <input type="checkbox"/> Office <input type="checkbox"/> Condo <input type="checkbox"/> Warehouse <input type="checkbox"/> Retail Store <input type="checkbox"/> Other	
What does the business do?				
Specific products or services offered		Who are the customers and markets served by the business? <i>(Example: retail customers, small business clients, large manufacturing firms, etc.)</i>		
Does the business import or export to foreign countries? yes no if yes, list all countries? _____				
Does the Business offer any of the following services?: PLEASE CHECK ALL THAT APPLY				
<input type="checkbox"/> Check cashing, money orders, <input type="checkbox"/> traveler's checks, <input type="checkbox"/> money transmission/wires, <input type="checkbox"/> prepaid access, or currency exchange				
Please provide details for each item checked				
List any affiliated companies/businesses/Real Estate partnerships				

Loan Requested

Term Loan	Amount _____	Term _____	
Line of Credit	Amount _____	Increase to existing line?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Business Overdraft Line	Amount _____	Increase to existing line?	<input type="checkbox"/> Yes <input type="checkbox"/> No Linked BCA _____
Describe the purpose of the loan request: _____			
Repayment Source _____			

Collateral *(Real Estate will not be considered)*

Collateral Type	Current Value	Describe Collateral	Current Lienholder	Owner's Name
Peoples CD or Savings Account				
*Equipment New Used				
*Vehicle New Used				
** Accounts Receivable				
Inventory				
Other				

*If loan is to be used to purchase a vehicle or equipment please provide a Purchase and Sales Agreement
 ** If Pledging Accounts Receivable please provide a current aging



Will there be an additional Co-Applicant applying jointly for this loan request? Yes No (if yes complete this section)

Co-Applicant's Legal Name (not DBA/trade name) _____ (DBA) Doing Business As name, if applicable _____

Physical Street Address _____ City _____ State _____ Zip code _____

Mailing Address _____ City _____ State _____ Zip code _____

Social Security # or Business Tax ID# _____ DOB, if applicable _____ Email Address _____

Joint Credit Acknowledgement (Initial below if you filled out the co-applicant section above)

We hereby acknowledge that it is our intent to apply for this credit request. Applicant Initial _____ Co-Applicant Initial _____

Business Deposit Relationships:

Applicant	Co-Applicant	Bank Name	Current Checking Balance	Current Savings Balance

Business Obligations:

Applicant	Co-Applicant	To Be Paid By Proceeds	Creditor	Type	Date Opened	Maturity Date	Current Balance	Monthly Payment

Total Business Sales(list last 3 years) \$ _____ year \$ _____ year \$ _____ year

Owner(s)/Guarantor(s)/Controlling Party Personal Data: Must provide information on anyone owning at least 20% of the business or guaranteeing this request. Must also have one *Controlling party identified for all requests regardless of ownership %. Attach additional sheets if needed.
***Controlling Party** is defined as: One individual with significant responsibility for managing the legal entity such as; an executive officer or senior manager (e.g. Chief Executive Officer, Chief Financial Officer, Managing Member, General Partner, President Vice President, Treasurer) or any individual who regularly performs similar functions. This may or may not be an owner or guarantor identified below.

Owner Guarantor Controlling Party % of ownership _____ First/Middle/Last Name _____ Title Held in Company _____

Home Address _____ City _____ State _____ Zip Code _____

Mailing Address _____ City _____ State _____ Zip Code _____

SS# _____ DOB _____ Home Phone Number _____ Business Phone Number _____ Rent Own _____/per month Rent /Mortgage Payment _____

Current Employer _____ Occupation _____ Length of time with current employer _____

Adjusted Gross Income	Presently Bank at
Other Income*	Checking Balance
Total Personal Assets	Savings Balance
Total Personal Debt	

Owner Guarantor Controlling Party % of ownership _____ First/Middle/Last Name _____ Title Held in Company _____

Home Address _____ City _____ State _____ Zip Code _____

Mailing Address _____ City _____ State _____ Zip Code _____

SS# _____ DOB _____ Home Phone Number _____ Business Phone Number _____ Rent Own _____/per month Rent /Mortgage Payment _____

Current Employer _____ Occupation _____ Length of time with current employer _____

Adjusted Gross Income	Presently Bank at
Other Income*	Checking Balance
Total Personal Assets	Savings Balance
Total Personal Debt	

*Income from alimony, child support, or separate maintenance income need not be revealed if the applicant does not wish to have it considered as a basis for repaying this obligation.

Declarations: Please provide details on an additional page to any questions with a YES response.

- 1. Is an applicant or any of the proposed guarantors party to any lawsuit or outstanding judgments?..... Yes No
- 2. Has an applicant or any of the proposed guarantors ever filed personal bankruptcy or served as an officer in a company that declared bankruptcy?.... Yes No
- 3. Is an applicant or any of the proposed guarantors party to taxes or credit obligations that are past due?..... Yes No
- 4. Is an applicant or any of the proposed guarantors presently under indictment or probation, on parole, or been convicted of any criminal offense..... Yes No other than a minor traffic violation?..... Yes No
- 5. Is an applicant, owner of the borrowing entity, or one of the proposed guarantors an employee of People's United Bank or one of its affiliates?..... Yes No
- 6. Are any individuals listed for beneficial owner(s)/controlling party Politically Exposed Persons (foreign or domestic)?..... Yes No

Representation(s)/authorization(s):

I/We for ourselves and as an authorized signer of the applicant certify that everything stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below, I/we authorize People's United Bank, N.A. and its affiliates to obtain and use credit reports, process this application, process any requested changes to my/our accounts, review performance of my/our accounts, and to collect any credit extended to me/us. It is understood that a photocopy of this form will also serve as authorization. I/We understand that I/we must update this credit information at your request and/or if my/our financial condition changes. I/We acknowledge that the credit being applied for will be used for business purposes

I/We hereby certify, to the best of my knowledge, that the information provided above is complete and correct. I agree to notify the Bank of any change in such information provided in this certification. Specifically, I certify that I will advise the Bank of any subsequent changes to this information.

Business Legal Name

Authorized Signature for Legal Entity

Date Signed

Signature (Applicant/Owner/Guarantor)

Date Signed

Signature (Applicant/Owner/Guarantor)

Date Signed

INTERNAL USE ONLY

New customer identification document:

Primary Type

Name on ID

Place of Issue

Issue Date

Expiration Date

ID#

Referring Branch Banker

Primary Business/Branch Banker Name

Date Application Received

Branch #

Cost Center

Primary Region #

Phone/Ext #

Referring Branch Banker Employee #

Primary Business/Branch Baker Name

Fax

