



Please complete, sign and date all documentation and financial information in order to submit a complete loan package, to prevent any unnecessary delays in your application.

1. Required for all Small Business Loan Applications under \$50,000:

- Business Loan Application
- Personal Financial Statement (Dupaco form) for all owners with greater than 20% ownership.
- Bank Statements (if non-Dupaco member) for the last 3 months on all Business and Personal accounts.
- Copy of invoice, contract or proposal if loan is used to purchase equipment, vehicle or real estate.

2. Required for all Business Loan Applications with exposure greater than \$50,000:

- Business Federal Tax Returns: Last 2 years complete with all Schedules. (CPA Audited or Reviewed statements may be substituted.)
- Fiscal Year End Financial Statement (Business prepared): Required if current tax return is not filed.
- Year to Date Profit & Loss Statement (Business prepared): Required if applying more than 6 months after Business fiscal year end.
- Personal Federal Tax Returns: Last 2 years complete with all Schedules for all owners with greater than 20% ownership. (Include all K-1 statements for business identified on Schedule E and all supporting statements attached to the return.)

Evidence of business and/or real estate property insurance coverage will be required to support loan request.

Entity Documentation will be required at deposit account opening and prior to the loan closing.

Dupaco may request additional documentation and financial information deemed necessary.

Submit your complete loan package by dropping off at your local Dupaco branch or by submitting through Dupaco's secure application portal – <https://uploads.dupaco.com/>

Need help uploading your application? Email BusinessServices@dupaco.com or call 800-373-7600, ext. 234. Have questions about your loan? Talk to your lender or call 800-373-7600, ext. 203. We're here to help!

Also be sure to check out our Business Resource Center on Dupaco's website! <https://www.dupaco.com/business/resources/>



Credit Union Use Only:	Branch: _____
Date: _____	Staff Contact: _____

BUSINESS LOAN APPLICATION

TYPE OF LOAN: Please select loan type:

<input type="checkbox"/> Business Vehicle (Fleet) Loan	<input type="checkbox"/> Line of Credit
<input type="checkbox"/> Equipment Financing	<input type="checkbox"/> Commercial Mortgage

Amount Requested:	Purpose/Use of Funds:
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Collateral to be pledged: At minimum, loans will be secured by All Business Assets unless other specific assets acceptable to Dupaco are pledged. Please select collateral type:

<input type="checkbox"/> All Business Assets Description of Assets:	<input type="checkbox"/> Real Estate* Provide real estate details below.	<input type="checkbox"/> Equipment/Vehicle Description of Equipment:
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Existing Liens/Pledges/Mortgages on Business Assets? If yes, please explain: _____

*Real Estate Property Owner	Street	City	State	Zip
Lot(s)	Block(s)	Parcel No.	Is the property bare land?	Is it in a flood zone?

COMPANY INFORMATION

Business Legal Name			DBA Name	
Address	City	State	Zip	County

Contact Preference of Owner: Email Phone Best Time to Contact: _____

Phone	Email	Website
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Legal Status: Partnership Corporation LLC Sole Proprietorship Trust Non-Profit
State where business is organized _____

Tax I.D. Number	Business Start Date	Owner Since	# of Locations	# of Employees
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Business Description: What does the business do?

Your customers pay you by (choose all that apply) Cash Credit Cash on Delivery Terms – define the terms Net 10, 15, 30?

OWNER(s) INFORMATION (for all owners with 20% or greater ownership interest)

1) Name (First, MI, Last)	Title (owner, etc.)	% Ownership	Date of Birth
Address	City	State	Zip
Driver's License #	E-Mail	Monthly Salary	Social Security #
Home Phone	Cellular Phone #	Are You a Member of This Credit Union? <input type="checkbox"/> Yes <input type="checkbox"/> No	
2) Name (First, MI, Last)	Title (owner, etc.)	% Ownership	Date of Birth
Address	City	State	Zip
Driver's License #	E-Mail	Monthly Salary	Social Security #
Home Phone	Cellular Phone #	Are You a Member of This Credit Union? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Disclosures

If answer is yes, please explain. If no, no additional information is needed.

Is the Business in the process of a sale or change of ownership? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is the Business involved in any pending litigation or subject to outstanding judgments? <input type="checkbox"/> Yes <input type="checkbox"/> No
Is the Business contingently liable as a guarantor on any other obligations? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are any of the Business' tax returns being contested or audited? <input type="checkbox"/> Yes <input type="checkbox"/> No
Has the Business ever declared bankruptcy? Year? ____ <input type="checkbox"/> Yes <input type="checkbox"/> No	Does the Business have any international subsidiaries/ affiliates, customers or suppliers? <input type="checkbox"/> Yes <input type="checkbox"/> No
Has the Business incurred a loss in the last 3 years? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is the Business involved with any type of gambling activity, marijuana or cannabis? <input type="checkbox"/> Yes <input type="checkbox"/> No
Is the Business delinquent on any debt including loans, payables or taxes? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is this an Internet-based business? <input type="checkbox"/> Yes <input type="checkbox"/> No

Does the Business provide or have on their premises any of the following Money Services (please check all that apply and indicate issuer under Explanation(s): ATM Check Cashing Funds Transfer Money Orders Prepaid / Store / Gift Cards

Explanation(s):



Business Financial Information: Do you currently have a business account with Dupaco? Yes No

Fiscal Year End (FYE)	FYE Date: ___/___/____	FYE Sales or Revenue: \$_____	FYE Net Income: \$_____
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Deposits (Checking / Savings / Money Market / CDs):

Deposit Type	Financial Name	Current Balance
		\$
		\$

Business Assets (Accounts Receivable / Inventory / Equipment / Vehicles / Real Estate):

Asset Type	Value

Loans (Mortgage / Commercial Real Estate / Equipment Term Loan / Business Credit Cards):

Creditor	Type of Loan	Collateral	Credit Limit	Balance	Monthly Payment	Interest Rate	Maturity
			\$	\$	\$		
			\$	\$	\$		
			\$	\$	\$		
Attach additional sheets if necessary		TOTAL					

Applicant Notices

USA Patriot Act: In accordance with Section 326 of the USA Patriot Act, all persons and business entities are subject to identity verification requirements. If you request to open an account (any formal banking relationship, including deposits, loans, safe deposits, trusts, etc.), the Credit Union will request documentary verification on your identity and will perform appropriate background checks in compliance with the Act.

Right to Request Specific Reasons for Credit Denial Given at the Time of Application: 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 Dupaco Community Credit Union, Business Loan Department, 3299 Hillcrest Road, Dubuque, Iowa 52001, 563-557-7600, ext. 203 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: 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: NCUA Consumer Assistance Center, 1775 Duke St., Alexandria, VA 22314-3418.

Notice of Right to Copy of an Appraisal: If your application is secured by a first lien on a 1-4 family dwelling or commercial property: We may order an appraisal or written valuation to determine the property's value and charge you for this appraisal or written valuation. We will promptly give you a copy of any appraisal or written valuation, even if our loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Required Signature(s)

By signing below, you certify that, to the best of your knowledge and belief, all information contained on this application [and in the accompanying statements and documents] is true, and correct. You agree to notify Dupaco Community Credit Union immediately of any material changes in this application. You authorize Dupaco or its assigns to contact any bank, business credit reporting and credit bureau agencies and associations it deems necessary without further notice to obtain credit information. You also authorize Dupaco or its assigns to make inquiries to the Internal Revenue Service, and to provide information concerning Applicant's credit relationship to business credit reporting and credit bureau agencies and associations and other creditors. This application remains the sole property of Dupaco whether or not the loan/lease is granted.

Signature:	Title:	Date:
Signature:	Title:	Date:
Signature:	Title:	Date:
Signature:	Title:	Date:



Personal Financial Statement as of ___ - ___ - ____

Co-Applicant Definition: If two Owners/Guarantors own joint assets and share joint liabilities (i.e. you and your spouse), you will need only fill out one Personal Financial Statement.

SECTION 1 – INDIVIDUAL INFORMATION (Type or Print)		SECTION 2 – OTHER PARTY INFORMATION (Type or Print)	
Name		Name	
Home Address (Street/City/State/Zip) Own <input type="checkbox"/> Rent <input type="checkbox"/>		Home Address (Street/City/State/Zip) Own <input type="checkbox"/> Rent <input type="checkbox"/>	
SSN	DOB	U.S. Citizen? <input type="checkbox"/>	U.S. Citizen? <input type="checkbox"/>
Position or Occupation		Position or Occupation	
Business Name/Employer		Business Name/Employer	
Business Address (Street/City/State/Zip)		Business Address (Street/City/State/Zip)	
Phone	Bus. Phone	Phone	Bus. Phone

Important: Check here and initial if you intend to apply for credit jointly. Applicant initials _____ Co-Applicant initials _____

SECTION 3 – BALANCE SHEET Note: Pull information from page 2, Schedules

ASSETS	Amount (\$)	LIABILITIES	Amount (\$)
Cash on Hand and at Banks/Credit Unions		Debts Owed to Financials (Detail in Schedule C)	
Notes and Accounts Due Me Collectible*		Real Estate Mortgages (Detail in Schedule A)	
Cash Value of Life Insurance (Detail Schedule D)		Accounts Payable	
Real Estate Market Value (Detail Schedule A)		Student Loans	
Stocks & Bonds (Detail in Schedule B)		Property Taxes Paid through – Year _____	
Vehicles (Make/Model/Year)		Other Liabilities	
Vehicles (Make/Model/Year)			
Other Assets			
		Total Assets	
		Total Liabilities	
Total Assets		Net Worth (Total Assets minus Total Liabilities)	

Income and Expense Statement

Annual Income	Amount (\$)	Amount (\$)	Annual Expenses	Amount (\$)	Amount (\$)
Salary			Mortgage/Rent Payments		
Rental Income			Other Expenses		
Other Income*					
Total Income			Total Expenses		

*NOTICE: ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.

If you answered yes to any question in this section, please complete explanation below.

Are you a guarantor, co-maker or endorser of any debt of an individual, corporation or partnerships?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Do you have a will? If yes, provide name of executor _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you involved in any pending litigation or subject to outstanding judgements?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you a partner, owner or officer in any other venture?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever filed bankruptcy? If yes, what year _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	Income tax paid through (Year Filed) _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you delinquent on any debt, including loans, credit cards, income tax or real estate tax obligations?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Are you obligated to pay alimony, child support or separate maintenance payments?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Explanation



ATTACH SEPARATE SCHEDULES IF NECESSARY

SCHEDULE A – REAL ESTATE

Address and Type of Property	Titled in Name of	Year Acquired	Mortgage Holder	Payment Frequency	Payment Amount (\$)	Original Purchase Price	Present Market Value (\$)	Current Mortgage Balance
Total								

SCHEDULE B –STOCKS AND BONDS (401K, IRA, Mutual Funds, etc.)

No. of Shares or Bond Amount	Description	Titled in Name of	Value

SCHEDULE C – DEBTS OWED TO BANKS AND CREDIT UNIONS (Including Auto Loans, Personal Loans, Credit Cards and Lines of Credit)

Name of Bank/CU	Collateral Held as Security or Name of Co-Maker	Monthly Payment (\$)	Current Balance (\$)
Total			

SCHEDULE D – LIFE INSURANCE

Insurance Company	Insured	Beneficiary	Face Value (\$)	Policy Loans	Cash Value (\$)

I authorize Dupaco Community Credit Union to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness, including but not limited to credit bureau inquiries, verification of tax returns with the IRS, credit and banking references, etc. I certify the above and the statements contained in the attachments are true and accurate of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture and possible prosecution by the U.S. Attorney General. (Ref. 18 U.S. C. 1001).

Signature:	Date:
Signature:	Date: