☐ IN PERSON ☐ PHONE
☐ ONLINE ☐ MAIL

Date: ____________________
For Lender Use

#_________________________

COMMERCIAL LOAN APPLICATION

Applicant Name: ____________________ ____________________ ____________________

TIN or SS#: ____________________ ____________________ ____________________

Phone #: ____________________ ____________________ ____________________

Email address: ____________________ ____________________ ____________________

Physical Address: ____________________ ____________________ ____________________
____________________ ____________________ ____________________

Mailing Address: ____________________ ____________________ ____________________
____________________ ____________________ ____________________

Years in Business: ____________________ ____________________ ____________________

Nature of Business(es): ____

Please submit the three most recent years of federal tax returns and financial statements.

Owners

Name: ____________________ ____________________ ____________________

Physical Address: ____________________ ____________________ ____________________

% of Ownership: ____________________ ____________________ ____________________
(totaling 100%)

Title: ____________________ ____________________ ____________________

Guarantors

Please submit a financial statement and two of the most recent years of federal tax returns.

Name ____________________ ____________________ ____________________

SS# ____________________ ____________________ ____________________

DOB ____________________ ____________________ ____________________

Phone # ____________________ ____________________ ____________________

Email Address ____________________ ____________________ ____________________

Has the Principal/Guarantor ever failed in business? ☐ Yes ☐ No If yes, please attach complete details.

Affiliate Businesses - Parent or Subsidiaries (if applicable):
Please submit the most recent financial statement and past two years of federal tax returns.

Name of Business: ____

Owners Title %
____
____

Name of Business: ____

Owners Title %
____
____

APPLICANT'S DEBT SCHEDULE (Additional Debt: attach)

Business Name: ____ Date: ____________________________

Indebtedness: Furnish the following information for all installment debts, contracts, notes, mortgages payable, shareholder loans, related party loans, and inter-company loans for the business. Do not include accounts payable or accrued liabilities.

Creditor Name & Address	Applicant (A) or Guarantor (G)	Interest Rate	Maturity Date	Original Amount	Present Balance	Monthly Payment	Collateral/Security

LOAN REQUEST

Amount Requested: _________________ ☐ New Loan ☐ Increase Existing Loan ☐ Refinance Debt ☐ Other_______________

Type: ☐ Mortgage Amortizing ☐ Line of Credit ☐ Term Loan ☐ Letter of Credit ☐ Other______________________________

Purpose/Use of Funds: ____

Collateral: ____

Collateral Owner: ____

RIGHT TO REQUEST SPECIFIC REASONS FOR DENIAL

If your application for business credit is denied, you have the right to a written statement of the specific reasons for denial. To obtain the statement, please contact:

Jeff Bank, N.A.
Attn: Loan Origination
4864 State Route 52, PO Box 398
Jeffersonville, NY 12748

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 NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contact); 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:

Office of the Comptroller of the Currency
Customer Assistance Group
PO Box 53570
Houston, TX 77052

NOTICE OF INTENT TO APPLY FOR INDIVIDUAL OR JOINT CREDIT

Please check next to the appropriate box and initial and date below the appropriate box:

□You are applying for credit as an individual guarantor/borrower and are relying on your own income or assets and not the income or assets of another person as basis for repayment of the credit requested.

X_____________
(Initial and Date)

□ You are applying for credit as joint guarantors/borrowers with another person and therefore information regarding both guarantors/borrowers will be utilized as the basis for repayment of the credit requested.

X_______________	X_______________	X_______________	X_______________
(Initial and Date)	(Initial and Date)	(Initial and Date)	(Initial and Date)

AUTHORIZATION TO FILE UCC FINANCING STATEMENT

By signing this application, you authorize Jeff Bank to file a financing statement (Form UCC-1) naming the Borrower as debtor and covering the personal property described above as collateral.

AUTHORIZATION TO OBTAIN CREDIT REPORTS

By signing below, each of you authorizes and instructs any person or consumer reporting agency to compile and furnish us with any information it may have or obtain in response to our credit inquiries. You agree that such information shall remain our property whether credit is extended. You declare that all information set forth in this Application is a true representation of the facts and is made by you for the purpose of inducing us to extend the credit requested. Any willful misrepresentation on this Application could result in criminal action.

We may request a consumer report on each Guarantor or Applicant signing below in connection with this Application and subsequent consumer reports in connection with updating, renewing, or extending the requested credit. Upon your written request, we will provide the name and address of the consumer agency furnishing such a report to us, if any.

_____________________________ (date)

____ Name of Business Entity	X____ By: Authorized Signer
____ Name of Business Entity	X____ By: Authorized Signer
____ Name of Business Entity	X____ By: Authorized Signer
X____ Applicant or Guarantor	X____ Applicant or Guarantor
X____ Applicant or Guarantor	X____ Applicant or Guarantor
X____ Applicant or Guarantor	X____ Applicant or Guarantor

rev. 03/2022

FACTS	WHAT DOES JEFF BANK DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ▪ Social Security number and account balances ▪ Transaction history and credit history ▪ Overdraft history and wire transfer instructions
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Jeff Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Jeff Bank share?	Can you limit this sharing?
For our everyday business purposes -- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes -- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes -- Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes -- Information about your creditworthiness	Yes	Yes
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	▪ Call 845-482-4000 - You may call collect to opt out. **Please note:** If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?	Call 845-482-4000 or go to www.jeff.bank

What we do	
How does Jeff Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Jeff Bank collect my personal information?	We collect your personal information, for example, when you ▪ Open an account or apply for a loan ▪ Make a wire transfers or give us your contact information ▪ Use your debit or credit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ▪ Sharing for affiliates' everyday business purposes - information about your credit worthiness ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ▪ Our affiliates include financial companies such as Jeffersonville Bancorp, FNBJ Holding Company, and Western Sullivan ORE, LLC.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪ Nonaffiliates we share with can include debit and credit card companies, and payroll related services.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▪ Our joint marketing partners include debit and credit card companies, and payroll related services.

Other important information