

BUSINESS LOAN APPLICATION



MEMBER FDIC



MAIN OFFICE

500 Fourth Avenue • P.O. Box 73880 • Fairbanks, Alaska 99707
(907) 452-1751 • Fax (907) 451-4689

BRANCH OFFICES

1380 University Avenue • Fairbanks, Alaska 99709 • (907) 474-1770 • Fax (907) 474-1771
1248 Old Steese Hwy • Fairbanks, Alaska 99701 • (907) 374-7075 • Fax (907) 374-7077
45 St. Nicholas Drive • North Pole, Alaska 99705 • (907) 488-4438 • Fax (907) 488-4742
1248 Old Steese Hwy • Fairbanks, Alaska 99701 • (907) 374-7075 • Fax (907) 374-7077
1380 Richardson Hwy • Delta Junction, Alaska 99737 • (907) 895-4350 • Fax (907) 895-4340

A State Chartered Mutual Bank Serving the Interior of Alaska Since 1965.

www.mtmckinleybank.com

CUSTOMER IDENTIFICATION REQUIREMENTS

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify and record all information that identifies each person who opens an account. What this means for you: When you open an account, we will ask 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.

General Information About Your Business

Your business' name (exact legal name) _____

Tax ID / EIN / Social Security # _____

Street Address _____

Mailing Address (if different) _____

Phone # _____ Mobile Phone # _____ Fax # _____

E-mail Address _____ Website _____

Business Type

- Sole Proprietorship
- General Partnership
- Limited Partnership
- Limited Liability Company

- Corporation
- Subchapter S Corporation
- Nonprofit

How long have you been in this business? _____

Current management has been in place for how long? _____ No. of employees _____

Tell us about your business' product(s) or service(s): _____

Is your business seasonal? Yes No

When is your busy season? _____

When is your slow season? _____

Who are the owners of the business?

Name	Title	% of Ownership
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Your Loan Request

How much do you want to borrow? \$ _____

How will your business use these funds? _____

If purchasing equipment, please complete the following:

Sales Price \$ _____ Down Payment \$ _____ Seller's Name _____

Insurance Agent _____ Phone # _____

Collateral and Repayment Information

The type of collateral that will secure your loan request.

Deposits/securities Inventory Real estate Other _____

Accounts receivable Vehicle(s)

Describe the collateral offered (such as year, model, serial number, real estate legal descriptions, etc.)

Value of collateral \$ _____ Source of valuation _____

Term requested to repay your loan _____ Payment due date preferred _____

Please deduct my loan payment automatically from my deposit account# _____

Related Business issues

Has your business pledged inventory, accounts receivable or equipment to secure existing debt?

Yes No Please explain _____

Are you aware of any environmental liabilities, problems or potential problems (including underground storage tanks) associated with your business or any owner, or at any property ever owned or used by your business or an owner?

Yes No Please explain _____

Is your business a party to any claim or lawsuit?

Yes No Please explain _____

Have you declared bankruptcy in the past 10 years?

Yes Chapter _____ Date of filing _____
 No Location _____

Do you owe any past due taxes?

Yes Amount due \$ _____ Owed to _____
 No Type of taxes _____

Are you an endorser, guarantor or co-maker for any obligations (including leases)?

Yes Please explain: _____
 No

Has applicant, co-borrower or guarantor ever been convicted of a felony?

Yes No Please explain _____

Bank References For Your Business

Bank Name	Type of Account	Account Number	Balance	Account Name
_____	_____	_____	\$ _____	_____
_____	_____	_____	\$ _____	_____
_____	_____	_____	\$ _____	_____

Notices and Statement

ADVERSE ACTION NOTICE

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the credit denial. To obtain a statement please contact us within sixty (60) days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within thirty (30) days of receiving your request for the statement.

Please send requests to:

Mt. McKinley Bank • Attn: Commercial Loans • P.O. Box 73880 • Fairbanks, AK 99707

NOTICE: 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 programs; 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: Federal Deposit Insurance Corporation, Consumer Response Center, 1100 Walnut St, Box #11, Kansas City, MO 64106.

DISCLOSURE OF APPLICANTS RIGHT TO RECEIVE COPY OF APPRAISAL ON 1-4 UNIT RESIDENTIAL STRUCTURE

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Please include the following information: your name, mailing address, the type of loan application applied for, and the action taken on your application.

Please send requests to:

Mt. McKinley Bank • Attn: Commercial Loans • P.O. Box 73880 • Fairbanks, AK 99707 • (907) 452-1751

This information, and the information provided on all accompanying financial statements and schedules, is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representation made in this statement will be relied on by the Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary, either directly or through an agency employed by Lender for that purpose, to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purpose of influencing the actions of Creditor can be a violation of Federal law, 18 U.S.C. & 1014, and may result in fine or imprisonment or both. Furthermore, Applicant(s) agree to reimburse Mt. McKinley Bank for any expenses paid on behalf of the Applicant(s) and any Guarantor(s) in connection with the credit request whether or not the loan application is approved or denied. By signing below, each Applicant declares that he/she has read and understands the "Notices and Statements Section" above.

Any commitments or agreements on the part of the Bank must be in writing to be enforceable under Alaska law.

Print Name _____ Title _____

Signature _____ Date _____

Print Name _____ Title _____

Signature _____ Date _____

Print Name _____ Title _____

Signature _____ Date _____

We are applying for joint credit. Please initial: Applicant: _____ Co-Applicant: _____

— FOR BANK USE ONLY —

Officer signature: _____ Date Application Received: _____

Date of Adverse Action: _____ Applicant notified by: Phone Email In-person

Is this loan a HMDA reportable loan? Yes No If yes, complete HMDA form.

Mt. McKinley Bank

Customer Information Sheet

We require the following information on each signer:

- Name _____
- Date of birth _____
- Social Security Number _____
- Mother's Maiden Name and/or Pass Phrase _____
- Place of Birth _____
- Mailing Address _____
- Physical Address _____
- Home Phone Number _____
- Cell Phone Number _____
- Work Phone Number _____
- Employer Name _____
- Occupation/Title _____
- Contact email address(s) _____
- Gender _____
- NAICS Code _____

***Please provide us with a current legible copy of your photo identification.**

****For a customer that has an out of state ID, please provide us with two different current legible copies of identification.**

ACKNOWLEDGEMENT

Signing below authorizes Mt. McKinley Bank to make inquiries from any consumer reporting agency, including a check protection service, in connection with this account.

Signature: _____ Date: _____

Bank Use:

- ID information _____ 2nd ID info _____
_____ # _____
Issue Date _____ Issue Date _____
Expiration Date _____ Expiration Date _____