



P.O. Box 318
Machias, Maine 04654-0318

BUSINESS LOAN APPLICATION

Loan Number: _____ Branch: _____ Gross Annual Revenue: _____
 Loan Officer: _____ Approving Officer: _____
 Date Requested: _____ NAICS: _____

If you are applying for a joint account that you and another person will use, complete all sections, providing information in the Co-Applicant section about the joint applicant or user.

We intend to apply for joint credit. _____
 Applicant Signature _____ Co-Applicant Signature _____

(This form indicates the information the Bank considers significant in making its decision on this application. It is important that the applicant provide all the information requested. If there is insufficient space to answer completely, applicant should attach additional pages or schedules as necessary).

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.

APPLICANT _____

MAILING ADDRESS: _____

Existing customer? Yes No Driver's license #: _____ Issue date: _____ Expire date: _____ Issuing state: _____

PHYSICAL ADDRESS: _____ TIME AT PHYSICAL ADDRESS: _____

PREVIOUS ADDRESS: _____

(Provide when time at current physical address is two years or less)

FEDERAL TAX ID #/SSN: _____ DATE OF BIRTH: _____ HOME PHONE #: _____

EMAIL ADDRESS: _____ CELL #: _____ WORK #: _____ FAX #: _____

CO-APPLICANT: _____

MAILING ADDRESS: _____

Existing customer? Yes No Driver's license #: _____ Issue date: _____ Expire date: _____ Issuing state: _____

PHYSICAL ADDRESS: _____ TIME AT PHYSICAL ADDRESS: _____

PREVIOUS ADDRESS: _____

(Provide when time at current physical address is two years or less)

FEDERAL TAX ID #/SSN: _____ DATE OF BIRTH: _____ HOME PHONE #: _____

EMAIL ADDRESS: _____ CELL #: _____ WORK #: _____ FAX #: _____

INTERNET GAMBLING (LOC Applicant only): Is any part of your income derived from Internet Gambling? Yes No

PROPOSED GUARANTORS (Please include current financial statement on each guarantor)

NAME: _____ **MAILING ADDRESS:** _____

FEDERAL TAX ID #/SSN: _____ Existing customer? Yes No Date of Birth: _____

PHYSICAL ADDRESS (if different): _____

Driver's license #: _____ Issue date: _____ Expire date: _____ Issuing state: _____

NAME: _____ **MAILING ADDRESS:** _____

FEDERAL TAX ID #/SSN: _____ Existing customer? Yes No Date of Birth: _____

PHYSICAL ADDRESS (if different): _____

Driver's license #: _____ Issue date: _____ Expire date: _____ Issuing state: _____

PURPOSE OF LOAN: _____

Total Amount Requested: _____ Interest Rate: _____ Term: _____

Repayment: P&I Installments Balloon -Term: _____ Interest only monthly All due at maturity Skip Payments

Months to skip _____ Other: _____ Special Rate Options: _____ Variable conversion rate: _____

Bank Reference (1) _____ (2) _____

TYPE OF ENTITY: Proprietorship Partnership Corporation LLC Other _____

CONTINGENT LIABILITIES (Please list below any guarantees, warranties, or other contingent liabilities.)

 Please describe any litigation involving the company, its principals, subsidiaries, or affiliates. If none, so state.

Our / My Accountant is _____ My Attorney is _____

By signing below you attest that you have read and understand both pages of this application.

 Dated Signature and Title of Applicant

 Dated Signature and Title of Co-Applicant

 Dated Signature and Title of Guarantor

Please include the last three year-end financial statements, the most recent interim statement, personal financial statements, and projections where applicable (Both for applicant(s) and each guarantor).

All information set forth in this application is declared to be a true representation of facts made for the purpose of obtaining credit requested and any willful misrepresentation on this application could result in criminal action.

The Borrower understands that, under Maine law, no promise, contract or agreement to lend money, extend credit, forbear from collection of a debt or make any other accommodation for the repayment of a debt for more than \$250,000.00 may be enforced in court against the Bank unless the promise, contract or agreement is in writing and signed by the Bank. Accordingly, the Borrower cannot enforce any oral promise unless it is contained in a Loan Document signed by the Bank, nor can any change, forbearance, or other accommodation relating to the Loan, this Agreement or any other Loan Document be enforced, unless it is in writing signed by the Bank.

Borrower also understands that all future promises, contracts or agreements of the Bank relating to any other transaction between Borrower and Bank must be in writing signed by the Bank.

The processing of your application at Machias Savings Bank may require that an investigative credit report be made. This report may include information concerning your character, general reputation, personal characteristics and mode of living, whichever is applicable. You may request and receive from us the name, address, and telephone number of each credit reporting agency issuing an investigative credit report about you. If we receive such a request from you, we will provide this information to you within five (5) business days. You may then request and promptly receive from all such credit reporting agencies copies of any such investigative credit reports.

If this loan will be secured with a first lien on a dwelling, 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.

**NOTICE
RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL
MACHIAS SAVINGS BANK**

If your application for business credit is denied, you have right to a written statement of the specific reasons for the denial. To obtain the statement, please contact Machias Savings Bank at the address stated on the reverse side within 60 days from the date you are notified of our decision. We will send you a written statement of the reasons for the denial within 30 days of receiving your request for the statement.

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 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:

**FDIC CONSUMER RESPONSE CENTER
1100 Walnut St, Box #11
Kansas City, MO 64106**

Online Banking Access Authorization (for _____ Primary Name on loan)

Loan #: _____

Account Nickname (as they wish for it to display online): _____

Display Group: _____

Select one:

Online Banking (Processor: check off the below users as signers upon loan setup)

ECorp (Assistant: email this form to Kristina Geel in Cash Management)

- Follow existing user authorities: Yes No. If no, explain changes (be specific to each intended user): _____
- If loan is a line of credit and advances are to be authorized, fill out this [additional form](#), including the approving officer's signature.

Authorized users (per the client):

Signature: _____