

Small Business Loan Application (for loans totaling up to \$100,000)

Mame of Borrower			Duainaga Mambar Nu	nah a vi
ramo or borrowor.	(Legal Entity of Busine:	ss Name or DBA Name)	Business Member Nu	mber:
If Borrower is a Sole	Proprietor			:
				usiness Fax:
Business Entity:	☐ Sole Proprietor/DBA	☐ General Partnership	☐ Limited Partnership	□ LLC/PLLC □ LLP
	☐ Corporation (C-Corp)	☐ Business Individual	☐ Non-Profit	☐ Club/Association ☐ S-Corp
Nature/Purpose of B	Business:		Date Bu	usiness Established:
Number of Employee	es: Nu	mber of jobs to be created	with use of Ioan (if applicat	ole):
Number of jobs that	will be retained as a result	of the loan that would hav	e been lost otherwise (if ap	pplicable):
Is this business an e	xisting franchise? 🔲 Yes	□ No Will fu	nds be used to purchase a	franchise? 🔲 Yes 🔲 No
Franchise Name (if a	answer to either of the abov	e questions is yes):		
Affiliates or Subsidia	aries (if applicable):			
	s of the business have prev	ious experience in this indu	stry? Yes No	
If no, list a	ness become the owners or additional source of income:	ly source of income?	☐ Yes ☐ No	
If no, list a 2. Select Produ	dditional source of income:	•		
2. Select Produ	additional source of income:			
2. Select Produ Business Overdra	ndditional source of income: Icts aft Line of Credit L		ccount Number:	
2. Select Produ Business Overdra	ndditional source of income: Icts aft Line of Credit L Amount Rec	ink to Business Checking A	ccount Number:	
2. Select Produ Business Overdra New	ndditional source of income: Icts aft Line of Credit L Amount Rec ase Amount of In	ink to Business Checking A uested: \$ ncrease: \$	ccount Number: New Limit R	equested: \$
2. Select Produ Business Overdra New Line Increa	additional source of income: aft Line of Credit L Amount Rec ase Amount of In	ink to Business Checking A uested: \$ ncrease: \$ 'urpose of Line:	ccount Number: New Limit R	equested: \$
2. Select Produ Business Overdra New Line Increa	additional source of income: Icts aft Line of Credit L Amount Rec ase Amount of II Credit F Amount Rec	ink to Business Checking A uested: \$ ncrease: \$ 'urpose of Line: uested: \$	ccount Number: New Limit R	equested: \$
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2. Select Produ Business Overdra New Line Increa Business Line of New Line Increa Automatic	Amount Rectase Amount of lease	ink to Business Checking A uested: \$ ncrease: \$ urpose of Line: uested: \$ ncrease: \$ SL Business Account Numb	ccount Number: New Limit R New Limit R New Limit R	equested: \$equested: \$

☐ Automatically deduct payment from ESL Business Account Number: __

☐ ESL Visa® Busine	ess Credit Card with Rewards	o OR	☐ ESL V	/isa® Business	Credit Card no Rev	wards	
■ New	Amount Requ	ested¹: \$					
☐ Line Increa	crease Amount of Increase: \$		New Limit Requested ¹ : \$		S		
Authorized User/ Employee Name	Cardholder 1 ¹	Car	rdholder 2	Card	holder 3	Cardholder	4
Credit Limit	\$	\$		\$	\$)	
1: Cardholder 1 will be	the Primary Contact.						
(All owners, officers or pa (known as the Control Pe	nership/Control Perso artners must sign application. See s rson) for managing the legal entity l	ection 9 for add isted as the Bor	rower in Section 1 abo	ve.			
	Middle						
Number of Years You Have Owned this Business: Social Security Number: Date of							
	ted States						
•	the United States Armed Fo						
	ide Apt. No.):						
	this Address:						
Net VVorth: \$ (Exclude value of yo	Annual Salary/Inco ur business)	ome: \$	Source	e of Income/Sa	alary:		
-	ancial Institution		Type of Assaunt		Estimatos	d Average Polonee	
Name of Fin	ancial institution		Type of Account		\$	d Average Balance	
					\$		
					\$		
					\$		
5. Business Deb	ats (summany)				<u> </u>		
Name of Credito		, etc.)	Current Balance	Total M	Monthly Payment	Secured By (Co	llateral)
	71	\$		\$, ,	, ,	,
		\$		\$			
		\$		\$			
		\$		\$			
6. General Info	rmation						
	any owner/guarantor ever de	clared bankr	untcv?			☐ Yes*	□ No
	y owner/guarantor party to a			ect to any out	standing judgments	_	□ No
	ess' or business owner's/gua	rantor's taxes	s past due?			☐ Yes*	□ No
•	iers/guarantors ever been arr		•	r narole or cor	nvicted for a crimin		□ No
offense?	-		·	•	TVICTOR FOT & CHITIMIN		
	any owner/guarantor been d					☐ Yes*	□ No
Development Center	or the business loan currently (CDC) or lender in connection	n with an SB	A program?			☐ Yes*	☐ No
•	ess' revenues derived from g plays or live performances, o	•		ducts or servic	es, or the presenta	tion 🔲 Yes*	☐ No
	any owner/guarantor used a pplication or any related mat					☐ Yes*	□ No

^{*}Please attach separate sheet with detailed explanation.

7. Additional information may be required to process this application, including, but not limited to, copies of signed tax returns.

8. Signature(s)

The information contained in this statement is provided to induce ESL Federal Credit Union (ESL) to extend or to continue the extension of credit to the business applicant and to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that ESL is relying on the information provided herein in deciding to grant or continue credit or to accept guarantee thereof. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify ESL immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to ESL. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. If the undersigned fails to notify ESL as required above, or if any of the information herein should prove to be inaccurate in any material respect, ESL may declare the indebtedness of the business and of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. ESL is authorized to make all inquiries ESL deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. The undersigned authorizes any person or consumer reporting agency to give ESL a copy of the undersigned's credit report and any other financial information it may have on the undersigned. Each of the undersigned authorizes ESL to answer questions about the credit experience ESL has with the undersigned. As long as any obligation or guarantee of the undersigned to ESL is outstanding, the undersigned shall supply an updated financial statement annually. This loan application and any other financial or other information that the undersigned gives ESL shall be property of ESL. EACH PERSON SIGNING BELOW ACKNOWLEDGES ESL HAS NOT YET AGREED TO MAKE CREDIT AVAILABLE TO THE BUSINESS AND ESL HAS THE SOLE RIGHT TO DECIDE WHETHER TO DO SO.

USA PATRIOT Act: To help our government fight the funding of terrorism and stop 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, Taxpayer Identification Number (TIN) (usually your Social Security Number) and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying document(s). The law requires us to maintain records of the identification verification and periodically update this information.

Beneficial owners: You hereby certify to the best of your knowledge that the beneficial owner and/or control person information you provided is complete and correct. Authorized Signature (and as guarantor and obligor) Authorized Signer Name (please print) Authorized Signer Title Date 9. Additional Business Ownership Complete one section below for each additional owner, officer or partner. All owners, officers or partners must sign application. Additional Business Owner #1: Number of Years You Have Owned this Business: _____ Social Security Number: ____ Date of Birth: ____ Citizenship: United States Permanent Resident Alien & Number: _____ Other: ____ Number of Years at this Address: _____ Home Phone: _____ Cell Phone: _____ Work Phone: _____ Net Worth: \$_____ Annual Salary/Income: \$_____ Source of Income/Salary: _____ (Exclude value of your business) ■ We intend to apply for joint credit _____ Applicant's Initials Co-Applicant's Initials Authorized Signer Name (please print) Authorized Signature (and as guarantor and obligor)

Date

Authorized Signer Title

Additional Business Owner #2:			
First Name:	Middle Initial:	Last Name:	% Ownership:
Number of Years You Have Owned this	Business: Soc	cial Security Number:	Date of Birth:
Citizenship:	rmanent Resident Alien	& Number:	Other:
Are you a Veteran of the United States	Armed Forces?	es 🔲 No Personal N	Nember Number:
Home Address (include Apt. No.):		City:	State: Zip:
Number of Years at this Address:	Home Phone: _	Cell Ph	one: Work Phone:
Net Worth: \$ Annual S (Exclude value of your business)	alary/Income: \$	Source of Inco	me/Salary:
☐ We intend to apply for joint credit		t's Initials	
	Applican	t's Initials	Co-Applicant's Initials
Authorized Signature (and as gu	uarantor and obligor)		Authorized Signer Name (please print)
Authorized Signer	r Title		 Date
P.O. Box 22788 Rochester, NY 14692-2788			
FOR INTERNAL USE ONLY			
Business Membership Savings Account Number:			
Referring Branch:	Person/Teller Number: _	Pers	son/Teller Name:

Interest Rates and Interest Cha	rges for ESL Visa® Business Credit Cards Only
Annual Percentage Rate (APR) for Purchases	3.99% Introductory APR for six billing cycles following the account open date.
lor i dichases	After that, 14.99%
	This APR will vary with the market based on the Prime Rate.1
APR for Balance Transfers	17.99%
	This APR will vary with the market based on the Prime Rate.1
APR for Cash Advances	17.99%
	This APR will vary with the market based on the Prime Rate.¹
Penalty APR and When it Applies	18.00%
	This APR may be applied to your account if:
	Your minimum monthly payment is not made for two consecutive billing cycles.
	How long will the Penalty APR Apply?
	If your APRs are increased for the reason above, the Penalty APR will be applied until the billing cycle after your twelfth consecutive on-time monthly payment.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
	We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.50.

Fees	
Annual Membership Fee	There is no Annual Membership Fee if you do not participate in the Rewards Program. There is a \$50.00 Annual Membership Fee if you participate in the Rewards Program.
Transaction Fees •International Service Assessment	1% of transaction amount
Penalty Fees •Late Payment •Returned Payment •Over the Credit Limit	\$39.00 \$35.00 \$39.00
Other Fees •Statement Copy •Card Replacement •Rush Order	\$2.50 Free \$15.00

^{1:} We add 6.74% to the Prime Rate to determine the Purchase Rate, 10.74% to the Prime Rate to determine the Balance Transfer Rate and 14.74% to the Prime Rate to determine the Cash Advance Rate. As of 7/27/2023 the Prime Rate was 8.50%. Your APR will not exceed the maximum allowed by applicable law, which is currently 17.99%.

How we will calculate your balance

We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Loss of Introductory APR

We may end your Introductory APR and apply the Penalty APR if your minimum monthly payment is not made for two consecutive billing cycles.

The information about the cost and terms of the Card described is accurate as of 7/27/2023. This information may have changed after that date.

Your ESL Visa Business Credit Card account will be governed by the terms of the ESL Visa Business Credit Card Agreement that will be sent to you with your card(s). The terms of your account are subject to change as provided in your Cardmember Agreement.