



Fast Track Credit Application

CREDIT INFORMATION

| TYPE OF CREDIT REQUESTED (Check only one) | AMOUNT REQUESTED | PROPOSED USE OF LOAN FUNDS |
|---|------------------|----------------------------|
| <input type="checkbox"/> 1st Line – Business Line of Credit Existing line increase? <input type="checkbox"/> Yes <input type="checkbox"/> No | \$ | |
| <input type="checkbox"/> Business Visa Card | \$ | |
| <input type="checkbox"/> Term Loan (How many years?) | \$ | |
| <input type="checkbox"/> Other (Please state) | \$ | |

Describe Collateral (if applicable): _____ Value \$ _____

ABOUT THE APPLICANT (Complete this section for all business services)

Applicant (List exact business legal name, if applicable): _____ DBA Name (if any) Cardholder Name (Visa)

If Applicant is not a business entity; what type of credit are you requesting?
 INDIVIDUAL (Please initial) _____
 JOINT (Please initial) _____

| | | | |
|---|----------------|--------------|-----|
| Business Street Address (Not P.O. Box) | City | State | Zip |
| Mailing Address (If different from above) | City | State | Zip |
| Federal Tax ID | Business Phone | Business Fax | |

Describe Product/Service _____

Type of Organization: (Check ONLY one)
 Corporation Limited Liability Company Limited Partnership Limited Liability Partnership
 S Corporation General Partnership Sole Proprietorship Other _____

Management Time In Business: _____ yrs Year Business Started: _____ Years Under Current Ownership: _____

Business Web Address: _____ Number of Employees: _____

| | | |
|---|---|---|
| Gross Annual Sales for Most Recent Year: (as reported for tax purposes) \$ _____ (Year: _____) | Net profit from most recent year: \$ _____ (Year: _____) | Approximate Net Worth of Business \$ _____ |
| Current Business Checking Balance \$ _____ | Account # _____ | Current Business Savings Balance \$ _____ |
| Financial Institution Name | Reference Name | Phone |

BUSINESS LIABILITIES (Attach additional liabilities)

| FINANCIAL INSTITUTION | CURRENT BALANCE | MONTHLY PAYMENT | COLLATERAL |
|-----------------------|-----------------|-----------------|------------|
| | \$ | \$ | |
| | \$ | \$ | |
| | \$ | \$ | |

TRADE REFERENCES

| BUSINESS NAME | CONTACT PERSON | PHONE NUMBER |
|---------------|----------------|--------------|
| | | |
| | | |
| | | |

AGREEMENT

By signing this Application, the undersigned, on behalf of the Applicant, request the indicated services or credit products from First Federal Savings Bank (referred hereafter as the "Bank"). All persons signing below or on a separate Addendum (together referred to as the "Signers") are authorized to sign on behalf of the Applicant. Resolutions, if any, needed for such authorization have been adopted and will be provided to the Bank upon request. All Signers know that this Application may be approved or denied. The Bank is authorized to (1) obtain credit records and other credit and employment information about the Signers and the Applicant (now and in the future), including from state and federal tax authorities, for deciding whether to approve the requested credit and or later account review, and (2) furnish information about the Applicant and the Guarantors to credit bureaus, other Signers and other persons who claim to be authorized by the Applicant or the Guarantors, as the case may be, to receive such information. The Applicant and the Signers guarantee that all information above is correct and agree to notify the Bank if any information changes. All loans shall be used for business purposes only. In the event that the Applicant is applying for a Business Visa Card, the Applicant agrees to be bound by the terms and conditions of the credit card agreement, a copy of which will be mailed to the Applicant if this Application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the Applicant's use.

Appraisal Disclosure (1-4 Family Dwellings): 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.

| | | | |
|-----------|--------------|-------|------|
| Signature | Printed Name | Title | Date |
| Signature | Printed Name | Title | Date |
| Signature | Printed Name | Title | Date |
| Signature | Printed Name | Title | Date |



COMMERCIAL LOAN INFORMATION CHECKLIST

Thank you for considering First Federal for your financial needs. The following is a checklist of information normally required for a commercial loan request. We have checked the information necessary for us to continue your loan application.

Please sign and date the front page of all financial information provided.

BUSINESS FINANCIAL INFORMATION

- 3 years fiscal year-end business financial statements
- 3 years business tax returns
- Schedule of debts with payment amount, interest rate, and maturity, if not included in financial statements
- Interim financial statement for current and prior year (within 90 days)
- Equipment listing including description, model, original cost, date acquired, and current market value
- Accounts receivable aging schedule (within 90 days)
- Accounts payable aging schedule (within 90 days)
- Financial projections and assumptions
- If involved in manufacturing or construction, provide a copy of current work-in-progress or contract completion information

BUSINESS MANAGEMENT, BACKGROUND AND HISTORY

- Resume of owners/managers and list of key people, including years with the business, qualifications and responsibilities
- Description of organization structure, ownership and history
- Identify any ownership or officer/member changes since last annual report
- Business plan, growth, expansion and strategy

AFFILIATED BUSINESS FINANCIAL INFORMATION

- 3 years fiscal year-end financial statements
- 3 years business tax returns
- Interim financial statement for current and prior year

INDIVIDUAL FINANCIAL INFORMATION ON OWNERS OF THE BUSINESS

- Personal financial statement
- 3 years individual tax returns, with copies of all schedules (including K-1's)

OTHER APPLICABLE INFORMATION

- If there is a trust involved as owner, borrower or guarantor, provide a copy of the trust agreement and a financial statement on the trust.
- If collateral involves real estate, provide copies of any appraisals, purchase documents, legal descriptions, copies of escrow documents and information on environmental concerns.
- If ownership is changing, provide a copy of the buy-sell agreement.
- If there is construction involved, provide copies of plans and specs, bids, cost breakout and builder contract.
- Copy of lease on business location
- Articles of Incorporation/organization and by-laws/operating agreement
- Proof of Insurance
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Thank you again for considering First Federal. If you have any questions, please do not hesitate to contact the Business Banking Department by phone at (208) 736-4427 or by fax at (208) 736-4437.

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