

Originating Officer: _____
Branch: _____



BUSINESS CREDIT APPLICATION

TYPE OF CREDIT:

- Line of Credit (\$150 to \$250 application fee) Commercial Mortgage (1% of Loan Amount; \$250 minimum)
 Term Loan/Lease (\$150 to \$250 application fee)

Amount Requested: _____ Term (number of years): _____
Purpose of Credit Request (use of proceeds): _____

BUSINESS INFORMATION:

Business Name: _____ Taxpayer ID #: _____
Street Address (Main office): _____ Tel.# Business: _____ Home #: _____
City: _____ County: _____ State: _____ Zip: _____ Fax #: _____ Cell #: _____
Date Business Established: _____ Length of current ownership?: _____ Email address: _____
State of Incorporation: _____ No. of employees: _____ Website: _____
Corporate Structure (check one): C Corporation S Corporation Sole Proprietorship
 Partnership Limited Liability Co. (LLP/LLC) Other _____

Joint Credit: We intend to apply for joint credit (initials): _____

Describe your business: _____

	Depository Bank	Type of Account	Account No.	Average Balance
1.	_____	_____	_____	_____
2.	_____	_____	_____	_____
3.	_____	_____	_____	_____
4.	_____	_____	_____	_____

MANAGEMENT/SHAREHOLDER INFORMATION:

(Information required on all partners, members, officers, guarantors, and directors holding 15% or more of outstanding common stock.)

Name	Social Security No.	Street, City, State, Zip	Date of Birth	Title	% Owned
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

BUSINESS FINANCIAL INFORMATION:

Your primary business location is (check one): Owned Leased
Monthly Rent \$ _____ Lease expiration date: _____ Monthly Mortgage payment \$ _____ Mortgage holder: _____

Estimated market value (as of _____)	Land/Building	Machinery/ Equipment	Furniture/ Fixtures	Accounts Receivable	Inventory	Other
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
To be pledged as collateral:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Collateral owned by business:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Please include information on all equipment leases, commercial loans, credit lines and mortgage payables. Indicate with an asterisk (*) any debts to be paid with loan proceeds. Use additional sheets if necessary.

Name of Noteholder	Type of debt & Purpose (ie: Term/truck; Revolving/ Working Capital; etc)	Original Loan Date	Original Loan Amount	Current Loan Balance	Monthly Loan Payment	Interest Rate	Is Loan Current?	Collateral Pledged
_____	_____	_____	_____	_____	_____	_____	Y / N	_____
_____	_____	_____	_____	_____	_____	_____	Y / N	_____
_____	_____	_____	_____	_____	_____	_____	Y / N	_____
_____	_____	_____	_____	_____	_____	_____	Y / N	_____
_____	_____	_____	_____	_____	_____	_____	Y / N	_____
_____	_____	_____	_____	_____	_____	_____	Y / N	_____
_____	_____	_____	_____	_____	_____	_____	Y / N	_____

If you answer yes to any of the following, please provide an explanation on a separate sheet.

- Are you or the company an endorser, guarantor or co-maker of any obligations not listed on this application? YES NO
- Is the business, its managers or owners party to any pending claims or lawsuits of any nature? YES NO
- Are there any claims pending regarding tax disputes, environmental or other regulatory disputes? YES NO
- Has your business, any officer of your business or you individually, ever filed for bankruptcy or receivership? YES NO
- Has your business reported a loss in the past three fiscal years? YES NO
- Are you or your business currently delinquent on any payroll, federal, state, property or sales taxes? YES NO

- Are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction? YES NO
- Have you been arrested in the past six months for any criminal offense? YES NO
- For any criminal offense – other than a minor vehicle violation – have you ever:
 - 1) been convicted; 2) plead guilty; 3) plead nolo contendere; 4) been placed on pretrial diversion; or
 - 5) been placed on any form of parole or probation (including probation before judgment)? YES NO

Were your gross annual revenues in the previous fiscal year \$1,000,000 or less? Yes No

If you answered “Yes” and your application is denied, you have the right to receive a written statement of the specific reasons for this denial. To obtain the statement, please contact:

VIST Bank
Attn: Credit Department
P.O. Box 6219
Wyomissing, PA 19610-0219

within 60 days from the date that you were notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request. The notice below describes additional protections extended to you.

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 the FDIC Consumer Response Center 2345 Grand Blvd, Suite 100, Kansas City, MO, 64108

APPRAISAL NOTICE: If the collateral which will secure this loan is a first lien on a 1-4 family residence, 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.

PERSONAL FINANCIAL STATEMENT:

(Please complete a separate sheet for each set of owners/guarantors/shareholders; required for those owning 15% or more of the business)

Applicant: _____ Social Security #: _____
 Co-Applicant: _____ Social Security #: _____
 Home telephone: _____ Email address: _____ Primary Depository Bank: _____

ASSETS		LIABILITIES	
Cash, on hand & in Banks		Notes Payable – Vist Bank	
Marketable Securities		Notes Payable other Banks	
Other Securities		Installment Loans	
Real Estate Owned – Residence(s)		Amounts owed to Relatives or Friends	
Real Estate Owned – Investments		Life Insurance Loans	
Mortgages owed to me		Revolving Credit Card Debt	
Pension/Retirement Accounts		Unpaid Taxes & Interest	
Cash Value Life Ins.		Mortgages (Schedule 1 below)	
Automobiles		Other Liabilities – Itemize on separate sheet	
Other Assets – Itemize:		Total Liabilities	
		Net Worth (Assets – Liabilities)	
Total Assets		Total Liabilities + Net Worth	
Monthly Salary			
Face Value Life Insurance		Total Monthly Credit Card Payments:	

Schedule 1: Real Estate Owned

Location/Description	% Ownership	Title in name of	Purchase Price/Year	Market Value	Mortgage Holder	Balance	Mo. Payment

Are the assets & liabilities on this statement jointly owned? Yes No
 Name of Co-Owner: _____ Social Security No.: _____

If you answer yes to any of the following, please provide an explanation on a separate sheet.

Are you a defendant in any legal suit or action? YES NO
 Are there any unsatisfied judgments against you? YES NO
 Have you ever been through bankruptcy or made settlement with creditors? YES NO
 Do you own or pay rent on your primary residence? Own Rent Mo. Pmt.: _____

For the purpose of obtaining and maintaining credit from **VIST BANK** from time to time through reliance on the foregoing financial statement, the undersigned warrants that the representations made in this statement are true and accurately show the financial condition of the undersigned as of the date below. The undersigned agrees to promptly notify the bank in writing of any change in financial condition shown by this statement which would affect the responsibility of the undersigned, whether such change results in the impairment of assets, increase in liabilities, insolvency of the undersigned, commitment of an act of bankruptcy by the undersigned or recovery of judgment against the undersigned. Also in the absence of such notice the undersigned expressly agrees that the bank in granting or continuing credit may continue to rely on this statement as true and accurate and of the same force and effect as if given at the time additional credit is given or existing credit is continued. If such notice be given your bank, or if such change occur, and such notice be not given or if any warranties made herein are at any time broken or unfulfilled, then all obligations of the undersigned held by the bank shall immediately become due and payable, without demand or notice, and may be charged against any credit balance of the undersigned with the bank. I authorize you to obtain such credit information on a continuous basis as you may require, to share such information with third parties as may be necessary in processing and reviewing my credit request and to answer questions about your credit experience with me or my business. The proceeds of the requested loan will be used for business purposes and not for personal, family or household purposes. Applicant/Signor (s) is aware that any knowing or willful false statements for purposes of influencing the actions of the Bank can be a violation of Federal law. This application and any accompanying documentation remain the Bank's property.

Business Name: _____
 Owner/Guarantor Signature: _____ Date: _____ Copy of Driver's License attached
 Owner/Guarantor Signature: _____ Date: _____ Copy of Driver's License attached
 2 years personal tax returns attached 2 years business tax returns attached **Member FDIC**

