



COMMERCIAL CREDIT APPLICATION

Important Applicant Information: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm this information. The information you provide is protected by our privacy policy and federal law.

	Date:
	Telephone #:
	Taxpayer ID #:
	Nature of Business:
Applicant's Name & Address	Business Year End Date:

GENERAL INFORMATION

Legal Relationship: Corporation Partnership Sole-Proprietorship Other: _____

Resolution Dated: _____ Submitted with Statement On File With Charter Bank To Be Provided

Most Recent Income Tax Returns Filed: _____

LOAN REQUEST

Amount Requested \$ _____ Secured Unsecured Initial Request Increase Line of Credit

Purpose of Loan: _____ Repayment Terms: _____

FINANCIAL SUMMARY

<input type="checkbox"/> Financial Statement Submitted with this Summary		<input type="checkbox"/> Current Financial Statement with Charter Bank	
Assets		Liabilities	
Current Assets		Current Liabilities	
Account/ Trade Receivables		Long Term Liabilities	
Inventory - Gross		Other Liabilities	
Fixed Assets		Total Liabilities	
Other		Net Worth	
TOTAL ASSETS		TOTAL LIABILITIES & NET WORTH	

PROFIT AND LOSS

PRINCIPALS INFORMATION

From	To	Name, SSN
Net Sales		Address
Gross Profit		Name, SSN
Net Operating Profit		Address
Net Profit/ Loss		Name, SSN
		Address

Financial Statements. (Check all that are being included with this application.)

Fiscal Year _____ Calendar Year _____

Financial Statements covering _____ to _____

Accounts Receivable Schedule covering _____ to _____

Inventory Schedule covering _____ to _____

Income Tax Returns for tax years _____ to _____

Articles of Incorporation Resolution

NOTICE - JOINT CREDIT: We intend to apply for joint credit. (initials) _____

SIGNATURES - By signing below, the applicant submits this application and the information provided on all accompanying financial statements and schedules for the purpose of obtaining credit and represents that the information submitted is accurate and complete. The applicant acknowledges that representations made in this application will be relied on by Charter Bank in evaluating this application and, if approved, in extending credit. The applicant that none of the parties named in this application have relied on advice from Charter Bank in applying for or receiving any credit. The applicant acknowledges that Charter Bank has not made any commitment to approve this application and extend credit, unless otherwise agreed to in writing. Charter Bank is authorized to conduct any inquiries it decides are necessary to verify the accuracy of the information contained in this application and to use any reasonable method to determine the credit worthiness of the applicant. Charter Bank is also authorized to answer any questions from others about Charter Bank's credit experience with the parties in this application. The applicant will promptly notify Charter Bank of any subsequent changes which would affect the accuracy of this application, and will provide all documents and information that Charter Bank decides are necessary to complete this application. The applicant authorizes Charter Bank to retain this application, whether or not Charter Bank approves any extension of credit. Any intentional misrepresentation of the information contained herein could result in criminal action under federal law. Each individual signing below authorizes Charter Bank to check their individual credit account and employment history and order a consumer credit report on them.

By:	By:
Signature, Title	Signature, Title
Date	Date
By:	By:
Signature, Title	Signature, Title
Date	Date