

IMPORTANT: Read these directions and check the appropriate box before completing this application.  Please check one box:  If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete all the applicable sections.  If this is an application for joint credit with another person, complete all sections, providing information about the applicant and the joint applicant.  We intend to apply for joint credit:  APPLICANT CO-APPLICANT  Orange from alimony, child support or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all applicable sections to the extent possible, providing information										
about the person on whose alimony, support, or maintenance payments or income or assets you are relying.										
BUSINESS/BORROWER PROF	FILE									
Borrower Name						Tax ID				
Borrower Telephone						Fax Nu	mber			
Borrower Address						CLA		770 . 4		
City						State		ZIP +4		
Trade Name (if different)										
Mailing Address (if different)										
Nature of Business Year Established					Voore Un	dor Curro	nt Owns	rohin		
Number of Employees		Will thic	loan create jobs?		Annual S	ider Curre	ent Owner	•		
. ,		WIII UIIS	ioan create jobs:		Allilual 3	ales		\$		
BUSINESS STRUCTURE										
☐ Sole Proprietorship			ess a party to any						Yes	□ No
☐ Limited Partnership	,	•	iness that you ow	•			•	,	Yes	□ No
<ul><li>□ Corporation</li><li>□ Limited Liability</li></ul>			ess owe any taxe ndorser, Guaranto						Yes	□ No
Corporation	on its financi			i, or co-mak	er for ally t	obligatio	113 1100 11		Yes	□ No
☐ General Partnership										
□ Other	Please describ	e:								
LOAN REQUEST										
☐ Business Line of Credit	Amount Requ	ested:	\$							
☐ Business Term Loan	Amount Requ	iested:	\$		Preferred 7	Term (4,	5 or 7 y	ears)		
☐ Commercial Mortgage	Amount Requested: \$ Preferred Term (up to 20 years)									
Monthly Payment Option	☐ Automatic Deduction from Savers						tement			
What is the purpose of this I	loan?							I		
Will the proceeds from this	loan be used t	o pay of	f an existing loan	? □ Yes	□No	Am	nount	\$		
If yes, what is the name of the	current lender?				Loan Numb	er:				
WHAT WILL YOU OFFER AS COLLATERAL FOR THIS LOAN?										
Type of collateral	Please comple	te and att	tach the following:							
☐ Deposit Account	□ Accoun	t Numbei	r/ Bank Name:							
☐ All Business Assets	□ Marketa	able Secu	ırities	Current Mai	rket Value:		\$			
☐ Equipment	☐ A listing	of prim	ary equipment to	be pledged v	vith estimat	ed value	of:	\$		
☐ Real Estate	□ Resider	itial		Industrial			□ C	ommercial		
Property Address:						Estimated	d Value:	\$		
□ Other	☐ Other Please describe:									
PRINCIPALS / GUARANTORS	/ BENEFICIAL	OWNER	S (25% or greater o	wnership and o	controlling per	rson)*				
Name			Title		% Owne		SS N	Number	Dat	e of Birth

<sup>\*</sup>Additional information (date of birth; address; identification (or a copy), including ID number, ID Type, Issuer) will be required at closing for Beneficial Owners.

## WHO PROVIDES YOUR PROFESSIONAL SERVICES?

Name		City / State	Telephone		
Accountant					
Attorney					
Business Insurance					

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) and/or individuals (Guarantor(s)) quaranteeing credit for others and I/we further agree that the Bank may, from time to time, request consumer credit reports containing credit and other information about me/us from third parties, such as credit bureaus and trade references. Applicant(s) acknowledge that representations made in this statement will be relied on by Savers Co-operative Bank herein named "Creditor" in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date below. Creditor is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s) and/or Guarantor(s). Applicant(s) will promptly notify Creditor of any subsequent changes, which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law, 18 U.S.C. § 1014, and may result in a fine or imprisonment or both.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

## 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 you 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.

Co-Applicant/Company

**DIVISION OF DEPOSITOR AND CONSUMER PROTECTION National Center for Consumer and Depositor Assistance,** 

**Federal Deposit Insurance Corporation** 

1100 Walnut St, Box #11

Kansas City, Missouri 64106

By signing below, each applicant declares that he/she has read and understands the statement above.

	Name:	Na		Nam	ie:			
Authorized Signature A		Auth	orized Signature					
	Date			Date	1			
EQUAL CREDIT OPPORTUNITY NOTICE								
	Were your gross revenues \$1,000,000 or less in your previous fiscal year?				NOTICE: The Federal Equal Credit Opportunity Act prohibits			
	□ Yes		□ No		creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital			
	If you answered "yes" and the Creditor denies your application for credit, you have the right to a written statement of the specific reasons for the denial. Within 60 days from the date you are notified of Creditor's decision you may obtain a copy of the statement by contacting:  Savers Bank  Attn: Commercial Lending Department				status, age (providing t a binding contract): bec derives from any publi applicant has in good Consumer Credit Prot	he applicant has the capacity to enter into ause all or part of the applicant's income ic assistance program; or because the faith exercised any right under the ection Act, the federal agency that		
	Atti: Commercial Lending Department				administers compliance with this law concerning this creditor is:			

30 days of receiving your request for the statement. The notice at right describes additional protections extended to you.

The Creditor will send you a written statement of reasons for the denial within

DISCLOSURE OF RIGHT TO RECEIVE A COPY OF APPRAISALS

We may order an appraisal to determine the value of the collateral property listed above and charge you for this appraisal. If this appraisal is related to a one to four family residential property, we will promptly provide you with a copy of any valuation, even if your loan does not close.

You may also pay for an additional appraisal for your own use at your cost.

By signing below, I / we acknowledge that I / we have read and received a copy of this document.

Authorized Signature	Date	Authorized Signature	Date

To be completed by interviewer. This application was taken by:

Name (Print or type)	Employer
	Savers Bank
Signature	270 Main Street / P.O. Box 250 Southbridge, MA 01550
Phone Number	Southbridge, MA 01550

Revised: Nov-2023

**Applicant/Company** 

270 Main Street / P. O. Box 250 Southbridge, MA 01550

Borrower:



## INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Co-Borrower:

Ethnicity				Ethnicity  Hispanic or Latino  Not Hispanic or Latino  (Check one  Mexican  or more)  Puerto Rican  Cuban  Other Hispanic or Latino  Other Hispanic/Latino:				
Race (Check one or more)  American Indian/Alaskan Native Name of Principal Tribe:  Asian  Asian Indian  Sapanese  Other Asian:  Black or African American  Native Hawaiian or Other Pacific Islander  Native Hawaiian Guamanian or Samoan Chamorro  Other Pacific Islander:		Race (Check one or more)	(Check one or Name of Principal Tribe:					
☐ I do not wish to furnish this information				☐ I do not wish to furnish this information				
Sex	□ Male	□ Female		Sex	□ Male		□ Female	
☐ I do not wish to furnish this information				☐ I do not wish to furnish this information				
For Bank Use Only								
Application Method $\ \square$ Face to face interview $\ \square$ By r			mail	☐ By telephone ☐ Email/Internet			ernet	
			nicity		Sex	ı	Race	
(Visual Observation or Surname) Bot		Borrower	□ Yes	□ No	□ Yes	□ No	□ Yes	□ No
		Co-Borrower	□ Yes	□ No	□ Yes	□ No	□ Yes	□ No

Revised: Nov-2023