



Agricultural Chemical Loan Customer Checklist

Thank you for choosing RiverBank for your agricultural business needs. In this checklist you will find details about our Agricultural Chemical Loan program and the information needed to submit an application to determine your eligibility. We look forward to the opportunity to serve you.

Agricultural Chemical Loan Program Details and Requirements:

This program provides financing for the purchase of NuCal lime. The maximum loan term is 36 months and is structured for annual principal and interest payments. This program is intended for loan amounts up to \$40,000.00 and is subject to a 1.00% loan fee.

The Application Process:

Please complete the Agricultural Chemical Loan Application and submit it with applicable business documentation in one of the following ways:

- By mail or personal delivery to RiverBank at 202 E. Spokane Falls Blvd. Ste. 500, Spokane, WA 99202
- By fax to 509.789.6290
- By secure email: Contact us at 509.744.6900 to use this option

Once we receive your completed application, a Banker will contact you to discuss the loan process.

Documentation Required (if applicable):

- Lime Recommendation to be provided with your completed application
- Depending on your business type, different documentation will be needed to complete your loan application. Below is a checklist that describes what documentation will be needed per business type:

Corporation:

- Articles of Incorporation
- Entity Bylaws

Partnership:

- Partnership Agreement

Limited Liability Company:

- Articles of Organization or Certificate of Formation
- Operating Agreement

Trust:

- Trust Agreement

If you have questions regarding rates and product information please contact us at 509.744.6900.

To learn more about us visit riverbankonline.com.

Oral promises, commitments or agreements to extend credit, make a loan or forbear from collection of a debit are not enforceable under Washington Law. All loans subject to credit approval. This is a commercial/business transaction, not a consumer transaction and is not for personal, family or household use. Financial information may be verified. Additional information may be requested at our discretion.



AGRICULTURAL CHEMICAL LOAN APPLICATION

CREDIT REQUEST			
Amount Requested:	\$ _____	Terms of Credit Request (up to 36 months):	_____
Loan Type	<input checked="" type="checkbox"/> Term Loan		
Purpose of Credit:	_____		
Credit Request:	<input type="checkbox"/> Applicant Only <input type="checkbox"/> Joint with Co-Applicant(s) INITIALS: _____		
APPLICANT INFORMATION			
Business Name or Last Name of Individual	Applicant First Name (if individual)	DBA (if applicable)	
Street Address (cannot be a PO Box)	City	State	Zip Code
Mailing Address (if different than above)	City	State	Zip Code
Taxpayer ID Number	Birthdate	Business Phone	Cell Phone
Type of Organization: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> S-Corporation <input type="checkbox"/> LLC <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other:		Description of Business or Service (please be specific)	
Gross Annual Sales as Reported on Last Tax Return \$ _____	Year Established	Years as Owner	Annual Net Profit \$ _____

BUSINESS INFORMATION – FARMER	
Is Land Owned? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Acres Owned	Acres Farmed

DEPOSIT ACCOUNTS		
Financial Institution Name	Checking Balance	Savings Balance
	\$ _____	\$ _____

CREDIT ACCOUNTS					
Name of Creditor	Type of Loan (Sec./Unsec./Equip./Etc.)	Original Amount	Balance Owing	Monthly Payments	Payoff with this request?*
		\$ _____	\$ _____	\$ _____	<input type="checkbox"/>
		\$ _____	\$ _____	\$ _____	<input type="checkbox"/>
		\$ _____	\$ _____	\$ _____	<input type="checkbox"/>
		\$ _____	\$ _____	\$ _____	<input type="checkbox"/>

*Please indicate any debt to be repaid from proceeds of this loan by checking the box.

REAL ESTATE							
Unless otherwise noted, title stands in name of:							
Location, Size, Description, Yr. Acquired	Title in Name of	Original Cost	Market Value	Loan Payable To	Mortgages or Contracts		Rental Income
					Balance	Mo. Payments	
		\$ _____	\$ _____		\$ _____	\$ _____	\$ _____
		\$ _____	\$ _____		\$ _____	\$ _____	\$ _____
		\$ _____	\$ _____		\$ _____	\$ _____	\$ _____
	TOTAL	\$ _____	\$ _____		\$ _____	\$ _____	\$ _____



AGRICULTURAL CHEMICAL LOAN APPLICATION

OWNER(S)/GUARANTOR INFORMATION					
List all Owners with at least 20% ownership in the company plus any guarantors. Complete additional application if more than two Owners or Guarantors.					
OWNER/GUARANTOR #1:					
First, MI, Last Name		Social Security #	Date of Birth	% Ownership	Home Phone
<input type="checkbox"/> Rent \$ <input type="checkbox"/> Own \$	Physical Address		City	State	Zip Code
Time at Current Address years months	Mailing Address		City	State	Zip Code
Personal Income Summary: Total income* reported on your most recent IRS Personal Tax Return (Form 1040) *Alimony, child support, separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation				\$	
Personal Financial Summary:					
Cash, Savings, CDs, Stocks, Bonds	\$	Vehicle Loans		\$	
Retirement Accounts	\$	Credit Card/Line of Credit		\$	
Value of Home	\$	Other Personal Loans		\$	
Other Real Estate	\$	Home Loan		\$	
Value of Business	\$	Other RE Loan(s)		\$	
Value of Auto(s) & Equipment	\$	Other Personal Liabilities		\$	
Total Assets	\$	Total Liabilities		\$	

OWNER/GUARANTOR #2:					
First, MI, Last Name		Social Security #	Date of Birth	% Ownership	Home Phone
<input type="checkbox"/> Rent \$ <input type="checkbox"/> Own \$	Physical Address		City	State	Zip Code
Time at Current Address years months	Mailing Address		City	State	Zip Code
Personal Income Summary: Total income* reported on your most recent IRS Personal Tax Return (Form 1040) *Alimony, child support, separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation				\$	
Personal Financial Summary:					
Cash, Savings, CDs, Stocks, Bonds	\$	Vehicle Loans		\$	
Retirement Accounts	\$	Credit Card/Line of Credit		\$	
Value of Home	\$	Other Personal Loans		\$	
Other Real Estate	\$	Home Loan		\$	
Value of Business	\$	Other RE Loan(s)		\$	
Value of Auto(s) & Equipment	\$	Other Personal Liabilities		\$	
Total Assets	\$	Total Liabilities		\$	

MISCELLANEOUS (Use additional sheets for details to any questions answered "yes")
<input type="checkbox"/> Yes <input type="checkbox"/> No Is the business an endorser, guarantor or co-maker for obligations (including lease obligations) not listed on the financial statements submitted?
<input type="checkbox"/> Yes <input type="checkbox"/> No Is the business party to any claim or lawsuit?
<input type="checkbox"/> Yes <input type="checkbox"/> No Does the business owe any taxes for years prior to the current year?
<input type="checkbox"/> Yes <input type="checkbox"/> No Has the business ever declared bankruptcy? Chapter: Filing Date:
<input type="checkbox"/> Yes <input type="checkbox"/> No Are any assets pledged other than state of the financial statements submitted?
<input type="checkbox"/> Yes <input type="checkbox"/> No Are you a marijuana-related business or does your business have any involvement with the marijuana industry?



AGRICULTURAL CHEMICAL LOAN APPLICATION

IMPORTANT NOTICE TO APPLICANT REGARDING LOAN COMMITMENTS

The Washington State Legislature enacted RCW 19.36 which requires us to give you the following notice:

ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT, OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE UNDER WASHINGTON LAW.

DISCLOSURE OF RIGHT TO REQUEST SPECIFIC REASON FOR CREDIT DENIAL – BUSINESS CREDIT:

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact RiverBank, Loan Administration, 202 E. Spokane Falls Blvd., Suite 500, Spokane, WA 99202, within 60 business days of the date you are notified of our decision. We will send you a written statement of reasons for denial within 30 days of receiving your request for the statement.

EQUAL CREDIT OPPORTUNITY ACT (ECOA) 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: **FDIC, Consumer Response Center, 1100 Walnut St, Box #11, Kansas City, MO 64106.**

APPLICANT STATEMENT & OTHER DISCLOSURES

I/We hereby apply for the loan or credit described in this application on behalf of the applicant business. I/We certify that I/We made no misrepresentation in this loan application or in any related documents, that all information is true and complete, and that I/We did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. The undersigned authorizes RiverBank to verify with other parties and to make any investigation of the credit record of the application business and of any principals, partners or guarantors, either directly or through any agency employed by RiverBank for that purpose. RiverBank may disclose to any other interested parties information as to RiverBank's experiences or transactions with my/our account. I/We understand that RiverBank will retain this application and any other credit information RiverBank receives, even if no loan or credit is granted. These representations and authorizations extend not only to RiverBank, but also to any insurer of the loan or credit and to any investor to whom RiverBank may sell all or any part of the loan or credit. I/We further authorize RiverBank to provide any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

PATRIOT ACT INFORMATION DISCLOSURE: 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 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.

CERTIFICATION OF COMPLIANCE WITH UIGEA OF 2006: As a commercial customer, you certify that you are not now engaged in, and during the life of this Account, will not engage in, any activity or business that is unlawful under the Unlawful Internet Gambling Enforcement Act of 2006, 31 USC 5361, et seq., (the "UIGEA"). You may not use your account or any other service we offer to receive any funds, transfer, credit, instrument or proceeds that arise out of a business that is unlawful under the UIGEA. You agree that if anyone asks us to process a transaction that we believe is restricted under the UIGEA, we may block the transaction and take any other action we deem to be reasonable under the UIGEA and your Account Agreement.

SIGNATURES- I certify that everything I have stated in this application and on any attachments is correct. Lender may keep this application whether or not it is approved. By signing below, I authorize Lender to check my credit and employment history and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update credit information at Lender's request if my financial history changes.

APPLICANT:

By: _____
Signature Title: Date:

By: _____
Signature Title: Date:

By: _____
Signature Title: Date:

By: _____
Signature Title: Date:

PRINCIPAL/GUARANTORS:

By: _____
Signature Date:

By: _____
Signature Date:

Signature Date:

Signature Date: