

**Credit Request Information**

MoneyManager Reserve   
  \$1000   
  \$2500   
  \$5000  
 \$7500   
  \$10,000   
  \$15,000   
  \$20,000   
  \$25,000  
 Amount requested \_\_\_\_\_  
 Tie to Integra Business Checking Account # \_\_\_\_\_

**Credit Request Information**

MoneyManager Term   
  \$2500   
  \$5000   
  \$7500  
 \$10,000   
  \$15,000   
  \$20,000   
  \$25,000  
 Amount requested \_\_\_\_\_  
 3 years   
  5 years  
 Term \_\_\_\_\_  
 Deposit Loan Proceeds into Integra Business Checking Account # \_\_\_\_\_

**Borrower Information - Under which tax returns are filed**

Legal Business Name, or (Sole Proprietors) First Name Last Name DBA name Federal Tax ID Number  
 \_\_\_\_\_  
 Own  Rent  
 Location Address (Physical address required - No P.O.Boxes) City State Zip Landlord Name  
 \_\_\_\_\_  
 Billing Address (if different) City State Zip  
 ( ) ( )  Yes  No  
 Business Phone Number Fax Number US Business Entity or US Citizen (If no, explain)  
 \_\_\_\_\_  
 Email Address Web Site Address Years in Business Number of Employees  
 \$  
 Gross Annual Sales/Revenues Describe Your Business  
**Business Structure:**  
 Sole Proprietor   
  Corporation   
  Limited Liability Company   
  Limited Liability Partnership  
 General Partnership   
  S-Corporation   
  Limited Partnership   
  Nonprofit   
  Other \_\_\_\_\_  
 Primary Financial Institution Average Checking Account Balance Average Savings Account Balance  
 \_\_\_\_\_

**Principal 1 - Tell Us About Who Owns Your Business.**

First Name M.I. Last Name Suffix  
 \_\_\_\_\_  
 Social Security Number Title Percentage of Ownership Years as Owner  
 \_\_\_\_\_  
 Residence Street Address City State Zip  
 ( )  Yes  No / /  
 Home Phone Number Email Address US Citizen (If no, explain) Date of Birth  
 Own  Rent  
 Personal Residence # of Years Monthly Payment Market Value Mortgage Balance  
 \$ \$ \$ \$  
 Total Annual Income Total Cash and Investments Total Personal Assets Total Personal Liabilities  
 \_\_\_\_\_

**Principal 2 - Tell Us About Who Owns Your Business.**

First Name M.I. Last Name Suffix  
 \_\_\_\_\_  
 Social Security Number Title Percentage of Ownership Years as Owner  
 \_\_\_\_\_  
 Residence Street Address City State Zip  
 ( )  Yes  No / /  
 Home Phone Number Email Address US Citizen (If no, explain) Date of Birth  
 Own  Rent  
 Personal Residence # of Years Monthly Payment Market Value Mortgage Balance  
 \$ \$ \$ \$  
 Total Annual Income Total Cash and Investments Total Personal Assets Total Personal Liabilities  
 \_\_\_\_\_

## Automatic Payments

The Business hereby authorizes Lender automatically to deduct from their Integra Business checking account identified below the amount of any loan payment. If the funds in the account are insufficient to cover any payment, lender shall not be obligated to advance funds to cover the payment. At any time and for any reason the Business or Integra Bank may voluntarily terminate Automatic Payments.

Integra Business Checking Account # \_\_\_\_\_

## MoneyManager Reserve and MoneyManager Term

### AGREEMENTS OF BORROWER

"You" and "your" refer to the authorized person(s) signing this Application on behalf of the Business and also refers to the Business itself.

"Business" refers to the business entity applying for an Integra Bank MoneyManager Reserve and/or MoneyManager Term Account.

"Integra Bank" and "Bank" refers to Integra Bank National Association.

"Account" refers to the MoneyManager Reserve and/or MoneyManager Term Account approved by Integra Bank.

On behalf of your Business and its owners/officers/partners, you represent and warrant that by signing this Application (1) you are an authorized representative of the Business with authority to enter into contracts on behalf of the Business; (2) you are authorized on behalf of the Business to enter into a credit agreement with Integra Bank and to borrow money as described in the credit request information section hereof; and (3) if approved, each Loan will be for a business or commercial purpose only. You certify that the information provided on the Application is accurate and complete and Integra Bank may consider this information as accurate and complete until the Business provides Integra Bank with a written notice of change. You authorize Integra Bank to verify the information in the Application and obtain other information from credit reporting agencies and other third parties including information about you, personally, and the Business, which Integra Bank deems appropriate in considering this Application and subsequently in the course of review or collection of any credit extended. You agree that any such information obtained by Integra Bank will remain the property of Integra Bank whether or not credit is extended.

If this Application is approved by Integra Bank it will constitute an agreement ("Account Agreement") between the parties hereto for the Business to borrow money from Integra as set forth in the credit request information hereof and which will contain, among other things, interest rate and repayment terms, and you will receive Terms and Conditions which shall be part of said Account Agreement and which will apply to your Account. You agree that the Business will be liable for any payment amounts due on the Account in accordance with the Account Agreement and the Terms and Conditions (which will be provided to you) which apply to the Account. This Account Agreement is not binding until this application is approved by Integra Bank and you receive the Terms and Conditions which apply to the Account. You agree that the Business will be bound by all terms, provisions and conditions contained in the Account Agreement and the Terms and Conditions.

### Borrower Signature(s) (required)

Signature: \_\_\_\_\_ Print Name: \_\_\_\_\_ Title: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Print Name: \_\_\_\_\_ Title: \_\_\_\_\_ Date: \_\_\_\_\_

### PERSONAL GUARANTY A personal guaranty must be signed by each owner

I/we as guarantor(s) of the Business authorize Integra Bank to make whatever credit inquiries or verification of information that it deems necessary in connection with this application in the course of review or collection of any extension of credit. The undersigned guarantor(s) agrees to personally guaranty to Integra Bank the payment and performance of all obligations of the Business to Integra Bank entered into pursuant to this application, including those contained in the Account Agreement and the Terms and Conditions.

The undersigned acknowledges and agrees that if the Business is approved for an Account the provisions of this Application, the Terms and Conditions to be provided hereunder and this Personal Guaranty apply to the guarantor's obligation. Each guarantor has read and received a copy of the Application, including the Personal Guaranty, and agrees to all of the above terms.

### Guarantor's Signature(s) (required)

Signature: \_\_\_\_\_ Print Name: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Print Name: \_\_\_\_\_ Date: \_\_\_\_\_

## Provisions Applicable to Business and Guarantors

The Business and individuals named on the front (collectively, "Obligors") represent that all information in this application is accurate and complete, each is competent to enter into contracts, and no bankruptcy proceedings involving any of the Obligors are in process or anticipated. Integra is not obligated to grant the Obligors credit, or offer a lower amount, and Integra may retain this application whether or not credit is granted. The Obligors authorize Integra to obtain information from others concerning the Obligors' respective credit standings and other relevant information affecting this application and, if credit is granted, from time to time throughout the term of the indebtedness, including obtaining the Obligors' personal credit reports and file copies of financial statements from any accountant or accounting firm. In addition to the information requested on this application, Integra may subsequently request additional information from the Obligors. All appropriate or corporate or other similar actions needed to authorize the indebtedness incurred hereunder have been accomplished. If Business is a proprietorship, owner certifies that the Business name is a trade name used in the conduct of an unincorporated business owned entirely by the owner. **The Obligors further agree that any facsimile transmission may be treated as an original and such facsimile or any reproduction hereof shall be admissible into evidence as the original itself in any judicial or administrative proceeding, whether or not the original is still in existence. Except as otherwise prohibited by law, the Obligors agree and consent that Integra and its affiliates may provide to others information of Integra's transactions and experiences with the Obligors. Also, Integra may share with any financial institution with which it is affiliated all information about the Obligors that Integra has or may obtain for the purposes, among other things, of evaluating credit applications or offering the Obligors products or services that Integra believes may be of interest to the Obligors. Under the Fair Credit Reporting Act there is certain credit information that cannot be shared about any individual Obligor if the individual tells Integra by writing to Integra at 21 S.E. Third Street, Evansville, In 47705 including name, address, account number and Social Security number.**

**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 is that when you open an account, we will ask your name, address, date of birth, business document, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

### FOR BANK USE ONLY

Originator Name/Title	Officer Initials	Booking Cost Center #	Booking Cost Center Name	Originator Phone #	Originator Fax #
				Originator Cell #	Originator Email