



Business Credit Application Package

Dear Applicant (s),

We look forward to serving your financial needs. In order to assist us in processing your application, we ask that you provide us with the following:

A completed application package:

- Complete the attached Certification of Beneficial Owners if you are applying on behalf of a legal entity, such as a corporation, LLC, limited or general partnership or other entity created by filing public documents with the secretary of state
- Sign and date application and disclosures
- Complete joint intent statement

Current financial information:

- Three (3) years of tax returns for applicant
- Three (3) years of tax returns for guarantors
- Current financial Statement for applicant
- Current financial Statement for guarantors

Entity documentation:

- Fictitious Business Name Statement, as applicable

Corporations

- Articles of Incorporation, including any amendments

Limited Liability Company

- Articles of Organization, including any amendments
- Operating Agreement, including any amendments

Limited Liability Partnership

- State registration (LLP-1), including any amendments
- Partnership Agreement, including any amendments

Limited Partnership

- State registration (LP-1), including any amendments
- Partnership Agreement, including any amendments

General Partnership

- Partnership Agreement, including any amendments

Unincorporated Nonprofit Association

- State Registration (LP/UNA 128), including any amendments



Joint Intent Statement

This statement is to be considered in conjunction with my/our request for commercial credit in the amount of \$

What type of credit are you applying for? (Must Check One)

Individual Credit

Joint Credit

Applicant

Date

Co-Applicant

Date

BUSINESS CREDIT APPLICATION DISCLOSURE NOTICES
DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY READ IT AND UNDERSTAND ITS CONTENT

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, and the theft of your identity, 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, tax identification number (social security number or employer identification number), date of birth, and possibly other information that will allow us to identify you. We must also ask to see your driver's license or other identifying documents. In all cases, protection of a customer's identity and confidentiality is our goal.

IMPORTANT INFORMATION ABOUT OPENING A LEGAL ENTITY ACCOUNT

Effective May 11, 2018, new rules under the Bank Secrecy Act will aid the government in the fight against crimes to evade financial measures designed to combat terrorism and other national security threats.

EACH time an account is opened for a covered Legal Entity, we are required to ask you for identifying information (name, address, date of birth, social security number as well as identification documents) for each individual that has beneficial ownership (25% or more) and one individual that has significant managerial control of the Legal Entity.

If you are opening an account on behalf of a Legal Entity, you will be required to provide the appropriate documentation and to certify that this information is true and accurate to the best of your knowledge,

We proudly support all efforts to protect and maintain the security of our customers and our country.

HAZARD INSURANCE DISCLOSURE
Made Pursuant to California Civil Code Section 2955.5

IMPORTANT

DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY READ IT AND UNDERSTAND ITS CONTENT

You have applied for a loan or credit accommodation that will be secured by real property. As a condition of the loan or credit accommodation, Lender may require you to maintain hazard insurance coverage for the real property. California law provides that Lender cannot require you, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the property (such as fire and other perils) in an amount exceeding the replacement value of the building or structures attached to the property.

DISCLOSURE OF RIGHT TO RECEIVE COPY OF APPRAISAL

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.

The Housing Financial Discrimination Act of 1977
FAIR LENDING NOTICE

It is illegal to discriminate in the provisions of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, domestic partnership, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance. These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of a one-to-four unit family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the agency listed below:

Department of Business Oversight
1515 K Street, Suite 200
Sacramento CA 95814

Department of Business Oversight
Division of Financial Institutions
One Sansome Street, Suite 600
San Francisco, CA 94104-4428

RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL GIVEN AT TIME OF APPLICATION

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 us within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

Bank of Feather River
Attn: Loan Operations Center
855 Harter Parkway, Suite 100
Yuba City CA 95993

Telephone: (530) 755-3700

EQUAL CREDIT OPPORTUNITY ACT

The Federal Equal Credit Opportunity Act prohibits creditors from discrimination 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 company is the Federal Deposit Insurance Corporation, Consumer Response Center, 1100 Walnut Street, Box #11, Kansas City, MO 64106.

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

I/we have read and received a copy of this Disclosure Notice and understand that the disclosures are a required part of the application as evidenced by my/our signature(s).

Applicant:

X: _____

X: _____

Date: _____

Date: _____

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CERTIFICATION OF BENEFICIAL OWNER(S) Page 1 of 2

Persons opening an account on behalf of a legal entity must provide the following information:

a. Name and Title of Natural Person Opening Account:

b. Name, Type, and Address of Legal Entity for Which the Account is Being Opened:

c. The following information for each individual, if any, who, directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, owns 25 percent or more of the equity interests of the legal entity listed above:

Name	Ownership %	Date of Birth	Address (Res or Bus Street Address)	Driver's License Number, issue and exp date	For US Persons ¹	For Non-Us Persons ²

(If no individual meets this definition, please write "Not Applicable")

d. The following information for one individual with significant responsibility for managing the legal entity listed above, such as:

An executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or

Any other individual who regularly performs similar functions.

(If appropriate, an individual listed under section (c) above may also be listed in this section (d)).

Name/Title	Date of Birth	Address (Res or Bus Street Address)	Driver's License Number, issue and exp date	For US Persons ¹	For Non-Us Persons ²

¹ U.S. Persons must provide a Social Security Number. ² Non-U.S. Persons must provide a Social Security Number, passport number and country of issuance, or similar identification number. In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

CERTIFICATION OF BENEFICIAL OWNER(S) Page 2 of 2

I, _____ (name of natural person opening account), hereby certify, to

the best of my knowledge, that the information provided above is complete and correct.

X _____

Natural Person Opening Account

Date

- For auto renewable CDs and loan renewals: by signing above, you agree to notify the bank of any changes to the information provided in this certification.