



Thank you for your interest in our commercial loan program.

In order to complete our initial evaluation of your loan request we will need the following information:

Business Loan Application

ECU Business Membership Application for the company

Owner(s) qualifications/experience

List of all available collateral

A completed Personal Financial Statement for each applicant with a 20% or greater ownership

Personal federal tax returns for prior three (3) years to include all supporting schedules for each applicant

Completed Business Plan Outline

Current identification of all applicants

Copies of Articles, Bylaws, and/or Charters, etc., as they apply to your particular type of business organization

If you are purchasing an existing business:

Business federal tax returns for prior three (3) years to include all supporting schedules

Fiscal year-end business financial statements, including balance sheet, income statements, and cash flow statements for the prior three (3) years

Interim business financial statements including balance sheet, income statement, and cash flow statement no older than 60 days

For new business startups:

Projected cash flow for initial 24 months of operation, including debt repayment and any applicable payroll

Note: Helpful websites include: sba.gov, irs.gov