

KENNEY BANK AND TRUST COMMERCIAL LOAN APPLICATION

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, street 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.

Legal Name: _____
Street Address: _____
Mailing Address: _____ Fax: _____
Phone No.: _____ Contact Name: _____
Tax ID No.: _____ Year Established: _____ State: _____
Type of Entity: Corporation Partnership Proprietorship LLC Individual Trust Association Non-Profit
Business Year End: _____ Nature of Business: _____
If individual, name and phone no. of employer: _____
If individual, date of birth: _____

Loan Request

Loan Amount Requested: _____ New Loan Renew/Increase Existing Loan
Purpose: _____
Terms: _____ Maturity: _____
Collateral Offered: _____
Collateral Owner (if different than borrower): _____
Value of Collateral: _____ Source: _____
Amount of other liens: _____ Lien holder Name: _____
Insurance Co. / Agent: _____ Phone No: _____
Policy Dates _____ to _____ Type of Coverage: _____

Guarantor / Co-maker Information

Check the appropriate box that describes your relationship to the loan application.

Name: _____ Tax ID No.: _____
Street Address: _____
Mailing Address: _____
Additional Information: Home #: _____ Work #: _____
Cell #: _____ E-Mail: _____
Date of Birth: _____ Relationship: Co-maker/Co-borrower Guarantor
Name: _____ Tax ID No.: _____
Street Address: _____
Mailing Address: _____
Additional Information: Home #: _____ Work #: _____
Cell #: _____ E-Mail: _____
Date of Birth: _____ Relationship: Co-maker/Co-borrower Guarantor

If checked, additional Guarantors/Co-makers information is attached to this application

Financial Information

Tax Return filed through what date: _____
Are any returns being contested or audited: Yes No If yes, describe: _____
Accountant or Accounting firm: _____
Name(s) and Title(s) of persons authorized to borrow money on behalf of the business: _____

Additional Guarantors / Co-makers for Commercial Loan

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Loan Name: _____ Date: _____

Check the appropriate box that describes your relationship to the loan application.

Name: _____ Tax ID No.: _____

Street Address: _____

Mailing Address: _____

Additional Information: Home #: _____ Work #: _____

Cell #: _____ E-Mail: _____

Date of Birth: _____ Relationship: Co-maker/Co-borrower Guarantor

Name: _____ Tax ID No.: _____

Street Address: _____

Mailing Address: _____

Additional Information: Home #: _____ Work #: _____

Cell #: _____ E-Mail: _____

Date of Birth: _____ Relationship: Co-maker/Co-borrower Guarantor

Name: _____ Tax ID No.: _____

Street Address: _____

Mailing Address: _____

Additional Information: Home #: _____ Work #: _____

Cell #: _____ E-Mail: _____

Date of Birth: _____ Relationship: Co-maker/Co-borrower Guarantor

Name: _____ Tax ID No.: _____

Street Address: _____

Mailing Address: _____

Additional Information: Home #: _____ Work #: _____

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Date of Birth: _____ Relationship: Co-maker/Co-borrower Guarantor

Name: _____ Tax ID No.: _____

Street Address: _____

Mailing Address: _____

Additional Information: Home #: _____ Work #: _____

Cell #: _____ E-Mail: _____

Date of Birth: _____ Relationship: Co-maker/Co-borrower Guarantor

By signing below, each Applicant declares that he/she has read and understands the Notice Section of the Commercial Loan Application of even date.

KENNEY BANK AND TRUST LOAN APPLICATION ADDENDUM

Were your gross annual revenues in the previous fiscal year \$1,000,000.00 or less? Yes No

If you answered yes and your application is denied, you have the right to receive a written statement of the specific reasons for this denial. To obtain the statement, please contact:

Bank Name Kenney Bank and Trust
Route 54 & Jordan Street
Kenney, IL 61749
(217) 944-2228

Attention: Branch Manager - Loans

within 60 days from the date that you were notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request. The notice below describes additional protections extended to you.

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:

Federal Deposit Insurance Corporation

Appraisal Notice

NOTICE: If the collateral which will secure this loan is a 1-4 family residence, you have the right to a copy of the appraisal used in connection with your application for credit. If you wish to have a copy, please write to us at the following mailing address:

Kenney Bank and Trust, Route 54 and Jordan Street, Kenney, IL 61749 Attention: Branch Manager - Loans.

We must hear from you no later than ninety (90) days after we notify you about the action taken on your credit application or no later than ninety (90) days after you withdraw your application. Your written request must contain: Applicant's Name, Property Address, Branch Name where application was taken, Application Date, and mailing instructions for the copy.