



Cash Flow Manager Application

CHECK ALL BUSINESS SERVICES YOU ARE INTERESTED IN

Business Checking Cash Flow Manager Line Requested \$ _____
 Business Savings Secured Unsecured (Financial statements required for requests over \$50,000)
 Certificates of Deposit Purpose: _____
 Business Check Card

ABOUT YOUR BUSINESS (Complete this section for all services)

Business Exact Legal Name		DBA Name (if any)		
Business Street Address (Not P.O. Box)		City	State	ZIP Code
Mailing Address (If different than above)		City	State	ZIP Code
Federal Tax ID	Business Phone ()	Business Fax ()		
Type of Organization: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Non-Profit <input type="checkbox"/> Other (describe)				
Business Operates From: <input type="checkbox"/> Retail Storefront <input type="checkbox"/> Office Suite <input type="checkbox"/> Warehouse <input type="checkbox"/> Office in Home <input type="checkbox"/> Kiosk <input type="checkbox"/> Other (describe)				
Industry Category: <input type="checkbox"/> Manufacturer <input type="checkbox"/> Wholesaler <input type="checkbox"/> Retail <input type="checkbox"/> Services <input type="checkbox"/> Other (describe)				
Nature of Business		SIC Code	Years Under Current Ownership	Date Business Started (MM/YY)
Gross Annual Sales as Reported for Tax Purposes \$		Approximate Net Worth of Business \$		Was the most recent year end profitable? <input type="checkbox"/> Yes <input type="checkbox"/> No
Current Business Checking Balance \$	Account Number	Current Business Savings Balance \$	Account Number	
Financial Institution Name		Reference Name	Phone ()	

AUTHORIZED OFFICER/OWNER INFORMATION (Complete this section for all services)

Please provide the following information on the owners, officers and partners owning 20% or more interest in the business. If needed, attach additional copies of this section for additional Guarantors. *Alimony, child support or separate maintenance income need not be included if you do not wish to have it considered as a basis for repaying this obligation.

Name of Primary Authorized Officer/Owner (First, MI, Last)		Check if you are a: <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Guarantor _____ % of Ownership		
Authorized Primary Officer must be one of the following: <input type="checkbox"/> President/Chairman <input type="checkbox"/> Vice President <input type="checkbox"/> Treasurer <input type="checkbox"/> Owner/Proprietor <input type="checkbox"/> Partner				
Number of Years as Owner	Social Security Number	Date of Birth	Home Phone ()	
Home Address		City	State	ZIP Code
Monthly Rent/Mortgage Payment \$	Annual Personal Income* \$	Total Personal Assets (Exclusive of business ownership) \$	Total Personal Liabilities \$	Total Liquid Assets \$
Financial Institution Name		Personal Checking Account Balance \$	Personal Savings Account Balance \$	
If business is a sole proprietorship and you reside in a community property state (such as CA, ID, NV, WA or WI), check one of the following: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorced or widowed)				
Business Phone (If different than business phone above) ()	Business Fax ()	Name and Phone Number of Closest Relative Not Living With You ()		
Name of Secondary Authorized Officer/Owner (First, MI, Last)		Check if you are a: <input type="checkbox"/> Guarantor _____ % of Ownership		
Secondary Authorized Officer must be one of the following: <input type="checkbox"/> President/Chairman <input type="checkbox"/> Vice President <input type="checkbox"/> Treasurer <input type="checkbox"/> Owner/Proprietor <input type="checkbox"/> Partner				
Number of Years as Owner	Social Security Number	Date of Birth	Home Phone ()	
Home Address		City	State	ZIP Code
Monthly Rent/Mortgage Payment \$	Annual Personal Income* \$	Total Personal Assets (Exclusive of business ownership) \$	Total Personal Liabilities \$	Total Liquid Assets \$
Financial Institution Name		Personal Checking Account Balance \$	Personal Savings Account Balance \$	
Business Phone (If different than business phone above) ()	Business Fax ()	Name and Phone Number of Closest Relative Not Living With You ()		

CHECKING ACCOUNT INFORMATION FOR U.S. BANK CASH FLOW MANAGER LINE/U.S. BANK SBA GUARANTEED CASH FLOW MANAGER

I authorize U.S. Bank to link my U.S. Bank business checking account: # _____ to my U.S. Bank Cash Flow Manager/U.S. Bank SBA Guaranteed Cash Flow Manager for U.S. Bank Overdraft Protection, Online Banking and Telephone transfers.
 I authorize U.S. Bank to deduct my U.S. Bank Cash Flow Manager/U.S. Bank SBA Guaranteed Cash Flow Manager payment each month from my U.S. Bank business checking account # _____ on the _____ day of each month.

AGREEMENT

Each Business Owner signing below or on a separate Addendum is authorized to sign on behalf of the Business. Resolutions, if any, needed for such authorization have been adopted and will be provided to U.S. Bank National Association, U.S. Bank National Association ND, U.S. Bank National Association MT and their affiliates ("U.S. Bank") upon request. All persons signing below or on any Addendum (together referred to as "Signers") know that this application may be approved or denied. Each Signer has read and agrees to the provisions on the reverse side of this Application Agreement (whether or not that reverse side is faxed back to U.S. Bank), including the granting of a security interest in deposit accounts. U.S. Bank is authorized to (1) obtain credit records and other credit and employment information about the Signers and the Business (now and in the future), including from state and federal tax authorities for deciding whether to approve the requested credit and for later account review, and (2) furnish information about the Business and the Guarantors to credit bureaus, other signers, and other persons who claim to be authorized by the Business or the Guarantors, as the case may be, to receive such information. The Business and each Signer guarantee that all information above is correct. They agree to notify U.S. Bank if any information changes. All loans shall be governed by North Dakota law and shall be used for business purposes only.

Signature of Primary Business Owner on Behalf of Business	Printed Name	Title	Date
Signature of Secondary Business Owner on Behalf of Business	Printed Name	Title	Date

For U.S. Bank Cash Flow Manager Line/U.S. Bank SBA Guaranteed Cash Flow Manager Line, each individual signing is a Guarantor, and individually guarantees the payment of all present and future obligations of the Business to U.S. Bank in accordance with the provisions on the reverse side and the Terms and Conditions governing such Line, and this Application Agreement is a Guaranty.

Signature of Primary Business Owner as an individual Guarantor
Signature of Secondary Business Owner as an individual Guarantor

FOR CHECKING, SAVINGS AND CDS

By signing, I/We understand and agree that 1) the information here is accurate and will be relied upon; 2) credit information, including my spouse, if I/We reside in a community property state, may be contained; 3) the products offered through this bank may be made available to me through various affiliates of the bank; 4) this application and additional credit information may be made available to those affiliates, including but not limited to the bank where this application is made available.

Authorized Signer 1 _____

Printed Name _____

Title _____

Date _____

Authorized Signer 2 _____

Printed Name _____

Title _____

Date _____

Some Things You Should Know:

- This form must be accurately completed and signed.
- Changes to either your name or address will require verification.
- By signing this application, you certify that the information on this application is true and complete.
- This offer from U.S. Bank is not transferable.
- A minimum balance to open the account is required.

- You agree that the account is subject to the Bank's rules and regulations governing deposit accounts. "Customer Agreement", a copy of which is provided to you in connection with opening the account. It is part of the agreement and informs you of the current terms of each account. We may change these terms at any time. We will inform you, in an appropriate manner, of changes that affect your rights and obligations. If you are not satisfied with the terms and conditions of your account you may close it and receive your funds with no service charge within 10 days of account opening (a \$10 fee for savings accounts closed within 6 months; and early withdrawal penalties on certificates of deposit will still apply).

FOR BANK USE ONLY - COMPLETION REQUIRED	Hogan Officer ID # _____	Banker Mail Station _____	Branch # _____	Phone _____	Fax Number _____
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IMPORTANT NOTICES

IOWA NOTICE: IMPORTANT: READ BEFORE SIGNING. UNDER IOWA LAW, A CREDIT AGREEMENT IS NOT ENFORCEABLE IN CONTRACT LAW BY WAY OF ACTION OR DEFENSE BY ANY PARTY UNLESS A WRITING EXISTS WHICH CONTAINS ALL OF THE MATERIAL TERMS OF THE AGREEMENT AND IS SIGNED BY THE PARTY AGAINST WHOM ENFORCEMENT IS SOUGHT. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN ANY SUCH AGREEMENT MAY BE LEGALLY ENFORCED. THE TERMS OF ANY SUCH AGREEMENT MAY BE CHANGED ONLY BY ANOTHER WRITTEN AGREEMENT.

MISSOURI NOTICE: ORAL AGREEMENTS OR COMMITMENTS TO LOAN MONEY, EXTEND CREDIT OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT INCLUDING PROMISES TO EXTEND OR RENEW SUCH DEBT ARE NOT ENFORCEABLE. TO PROTECT YOU (BORROWER(S)) AND US (CREDITOR) FROM MISUNDERSTANDING OR DISAPPOINTMENT, ANY AGREEMENTS WE REACH COVERING SUCH MATTERS ARE CONTAINED IN THIS APPLICATION AGREEMENT, THE TERMS AND CONDITIONS AND THE LETTER AGREEMENT REFERRED TO BELOW, ANY GUARANTY AND ANY OTHER RELATED DOCUMENT WHICH IS THE COMPLETE AND EXCLUSIVE STATEMENT OF THE AGREEMENT BETWEEN US, EXCEPT AS WE MAY LATER AGREE IN WRITING TO MODIFY IT.

NEBRASKA NOTICE: UNDER NEBRASKA LAW, A CREDIT AGREEMENT MUST BE IN WRITING TO BE ENFORCEABLE. IN ADDITION, ANY CONTRACT, PROMISE, UNDERTAKING, OR OFFER TO FOREBEAR REPAYMENT OF MONEY OR TO MAKE ANY OTHER FINANCIAL ACCOMMODATION IN CONNECTION WITH ANY LOAN OF MONEY OR GRANT OR EXTENSION OF CREDIT, OR ANY AMENDMENT OF, CANCELLATION OF, WAIVER OF, OR SUBSTITUTION FOR ANY OR ALL OF THE TERMS OR PROVISIONS OF ANY INSTRUMENT OR DOCUMENT EXECUTED IN CONNECTION WITH LOAN OF MONEY OR GRANT OR EXTENSION OF CREDIT, MUST BE IN WRITING TO BE EFFECTIVE.

NORTH DAKOTA NOTICE: UNDER NORTH DAKOTA LAW, AN AGREEMENT OR PROMISE FOR THE LENDING OF MONEY OR THE EXTENSION OF CREDIT IN AN AGGREGATE AMOUNT OF TWENTY-FIVE THOUSAND DOLLARS OR MORE IS INVALID UNLESS SUCH CONTRACT OR MEMORANDUM THEREOF IS IN WRITING AND SUBSCRIBED BY THE PARTY TO BE CHARGED.

OREGON NOTICE: UNDER OREGON LAW, MOST AGREEMENTS, PROMISES AND COMMITMENTS MADE BY LENDERS AFTER OCTOBER 3, 1989, CONCERNING LOANS AND OTHER CREDIT EXTENSIONS THAT ARE NOT FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES OR SECURED SOLELY BY THE BORROWERS RESIDENCE, MUST BE IN WRITING, EXPRESS CONSIDERATION AND BE SIGNED BY THE LENDER TO BE ENFORCEABLE. EACH APPLICANT HEREBY ACKNOWLEDGES RECEIPT OF A COPY OF THIS APPLICATION AGREEMENT.

UTAH NOTICE: THE BUSINESS UNDERSTANDS THAT THIS AGREEMENT, THE TERMS AND CONDITIONS, THE LETTER AGREEMENT AND ANY GUARANTY OR OTHER RELATED DOCUMENT ARE THE FINAL EXPRESSION OF THE AGREEMENT BETWEEN LENDER AND THE BUSINESS AND MAY NOT BE CONTRACTED BY EVIDENCE OF ANY ALLEGED ORAL AGREEMENT.

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

U.S. BANK CASH FLOW MANAGER LINE/U.S. BANK SBA GUARANTEED CASH FLOW MANAGER LINE TERMS

The Borrower is the Business identified in this application. The Lender is U.S. Bank National Association ND. If the Lender denies the application for a U.S. Bank Cash Flow Manager Line, the Borrower will be considered for a U.S. Bank SBA Guaranteed Cash Flow Manager Line. If the Borrower receives preliminary credit approval for a U.S. Bank Cash Flow Manager Line/U.S. Bank SBA Guaranteed Cash Flow Manager Line, the Lender will notify Borrower if additional information or documentation is required for the Lender to make a final decision on the application.

The following provisions apply if the Borrower is approved for a U.S. Bank Cash Flow Manager Line/U.S. Bank SBA Guaranteed Cash Flow Manager Line.

Any person signing this Application Agreement or an Addendum is authorized to request and direct the disbursement of advances under the U.S. Bank Cash Flow Manager Line/U.S. Bank SBA Guaranteed Cash Flow Manager Line. U.S. Bank will send the U.S. Bank Cash Flow Manager Line/U.S. Bank SBA Guaranteed Cash Flow Manager Line Terms and Conditions and a U.S. Bank Cash Flow Manager Line/U.S. Bank SBA Guaranteed Cash Flow Manager Line Letter Agreement if the U.S. Bank Cash Flow Manager Line/U.S. Bank SBA Guaranteed Cash Flow Manager Line is approved. These documents will apply to the U.S. Bank Cash Flow Manager Line/U.S. Bank SBA Guaranteed Cash Flow Manager Line and will be effective when put into the mail addressed to the Borrower. If the Borrower uses the U.S. Bank Cash Flow Manager Line/U.S. Bank SBA Guaranteed Cash Flow Manager Line without having received or read both of those documents, those documents will still apply to the U.S. Bank Cash Flow Manager Line/U.S. Bank SBA Guaranteed Cash Flow Manager Line. Copies of the U.S. Bank Cash Flow Manager Line/U.S. Bank SBA Guaranteed Cash Flow Manager Line Terms and Conditions and the U.S. Bank Cash Flow Manager Line/U.S. Bank SBA Guaranteed Cash Flow Manager Line Letter Agreement may be obtained by calling U.S. Bank 24-Hour Business Solutions at 1-800-673-3555 or in the Minneapolis/St. Paul Metro Area at 1-651-244-7770. North Dakota and federal law shall apply to the U.S. Bank Cash Flow Manager Line/U.S. Bank SBA Guaranteed Cash Flow Manager Line. U.S. Bank Cash Flow Manager Line/U.S. Bank SBA Guaranteed Cash Flow Manager Line Terms and Conditions permit U.S. Bank to change the terms of the U.S. Bank Cash Flow Manager Line/U.S. Bank SBA Guaranteed Cash Flow Manager Line with notice to the Borrower. The Lender may assign the U.S. Bank Cash Flow Manager Line/U.S. Bank SBA Guaranteed Cash Flow Manager Line to another creditor. The Borrower grants the Lender a security interest in all deposit accounts with the Lender, with U.S. Bank National Association or with any related bank to secure all obligations of the Borrower to the Lender.

Guarantors: All persons who sign other than the Borrower are Guarantors. Each Guarantor guarantees the payment of all present and future obligations of the Borrower to the Lender. This Application Agreement is a Guaranty. The obligations of all Guarantors are joint and several. The Lender can collect any obligation from any Guarantor without first trying to collect from the Borrower or any other Guarantor. Each Guarantor will read the U.S. Bank Cash Flow Manager Line/U.S. Bank SBA Guaranteed Cash Flow Manager Line Terms and Conditions and the U.S. Bank Cash Flow Manager Line/U.S. Bank SBA Guaranteed Cash Flow Manager Line Letter Agreement when they are sent to the Borrower. Those documents will apply to all Guarantors even if they do not read them. To the fullest extent permitted by applicable law, each Guarantor will pay all legal expenses and other expenses in connection with enforcing the U.S. Bank Cash Flow Manager Line/U.S. Bank SBA Guaranteed Cash Flow Manager Line and this Guaranty. No Guarantor's liability under this Guaranty will be affected by the fact that (1) any other person guarantees or does not guarantee, (2) U.S. Bank releases or settles with or does not proceed against the Borrower or any Guarantor, (3) the terms of the U.S. Bank Cash Flow Manager Line/U.S. Bank SBA Guaranteed Cash Flow Manager Line are changed (including an increase in amount) with or without notice to the Guarantor, or (4) the Borrower may have any defense against paying. Each Guarantor grants the Lender a security interest in all deposit accounts with the Lender, with U.S. Bank National Association or with any related bank to secure all obligations of the Guarantor to U.S. Bank.

Any sole proprietorship applicant may apply for credit in his or her name alone, regardless of marital status. In addition for sole proprietors, the U.S. Bank Cash Flow Manager Line/U.S. Bank SBA Guaranteed Cash Flow Manager Line will be booked and convenience checks issued under the name of the owner of the sole proprietorship. Each shareholder, partner, or member owning 20% or more interest in the Borrower must sign as a Guarantor.

**THE IMPORTANT FEATURES AND BENEFITS OF THE U.S. BANK CASH FLOW MANAGER LINE/
U.S. BANK SBA GUARANTEED CASH FLOW MANAGER LINE**

	U.S. Bank Cash Flow Manager Line	U.S. Bank SBA Guaranteed Cash Flow Manager Line
Credit Line	Up to \$100,000	Up to \$50,000
Fees –Monthly –Guarantee –Other	\$15.00 monthly fee. Refer to your Letter Agreement and the U.S. Bank Cash Flow Manager Line Terms and Conditions for information on other fees that may apply.	\$15.00 monthly fee. Guarantee fees are 1% of the line amount. Refer to your Letter Agreement and the U.S. Bank SBA Guaranteed Cash Flow Manager Line Terms and Conditions for information on other fees that may apply.
APR	Annual interest rate is Wall Street Journal Prime plus a margin.	Annual interest rate is Wall Street Journal Prime plus a margin.
Access	Convenience checks, optional online banking, phone banking, optional overdraft protection	Convenience checks, optional online banking, phone banking, optional overdraft protection
Minimum Monthly Payment	2.5% of outstanding total balance; \$100 minimum, plus any past due amounts.	2.5% of outstanding total balance; \$100 minimum, plus any past due amounts.
Maturity	No set maturity; the U.S. Bank Cash Flow Manager Line is payable ON DEMAND; in addition U.S. Bank reserves the right to reduce the credit limit, increase the Annual Interest Rates, or cancel the U.S. Bank Cash Flow Manager Line at any time.	7-year maturity; however U.S. Bank reserves the right to reduce credit limit, increase the Annual Interest Rates, or cancel the U.S. Bank SBA Guaranteed Cash Flow Manager Line at any time.
Collateral	All lines are secured by deposit accounts with U.S. Bank; lines may also be secured by the Borrower's business assets.	All lines are secured by deposit accounts with U.S. Bank.

