



U.S. Bank Quick Credit Application

U.S. Bank Quick Loan U.S. Bank Quick Lease U.S. Bank Cash Flow Manager U.S. Bank Business Reserve Line

Purpose	Amount Requested \$	Term Requested
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For U.S. Bank Quick Loan Only

For Quick Loan (secured by equipment/vehicles) or Quick Lease only:

Description of Pledged Asset (Year, Make, Model)

For Quick Loan secured by a certificate of deposit:

CD # _____

U.S. Bank Quick Loan with blanket UCC

ABOUT YOUR BUSINESS

Business Exact Legal Name		DBA (If applicable)	
Business Street Address (Cannot be a PO Box)	City	State	ZIP Code
Mailing Address (If different than above)	City	State	ZIP Code
Taxpayer ID Number	Business Phone ()	Business Fax (optional) ()	Cell Phone (optional) ()
Type of Organization <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> S-Corporation <input type="checkbox"/> Other _____ <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership	Description of Business or Service (Be specific)		
Gross Annual Sales as Reported on Last Tax Return \$	Date Business Started	Business Checking & Savings Balances \$	

OWNER(S) INFORMATION

List all Owners/Guarantors with at least 20% ownership interest in the company. If there are more than two Owners, complete an additional application.

Primary Authorized Officer (First, MI, Last)	Social Security Number	Date of Birth	% Ownership	Years as Owner
Home Phone	Address	City	State	Zip Code
Monthly Rent/Mortgage Payment \$	Gross Personal Annual Income* as Reported on Last Tax Return \$	Net Worth (Excluding the business) \$	Cash & Marketable Securities \$	
If business owner (including sole proprietorship) resides in a community property state (such as AZ, 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)				
Secondary Authorized Officer (First, MI, Last)	Social Security Number	Date of Birth	% Ownership	Years as Owner
Home Phone	Address	City	State	Zip Code
Monthly Rent/Mortgage Payment \$	Gross Personal Annual Income* as Reported on Last Tax Return \$	Net Worth (Excluding the business) \$	Cash & Marketable Securities \$	
If business owner (including sole proprietorship) resides in a community property state (such as AZ, 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)				

* Income from alimony, child support or maintenance payments does not have to be disclosed unless you want it considered for the purposes of repaying this obligation.

Checking Account Information for U.S. Bank Cash Flow Manager/ U.S. Bank SBA Guaranteed Cash Flow Manager/U.S. Bank Business Reserve Line

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/U.S. Bank Business Reserve Line for Overdraft Protection, Online Banking and Telephone Transfers, as applicable.

I authorize U.S. Bank to deduct my U.S. Bank Cash Flow Manager/U.S. Bank SBA Guaranteed Cash Flow Manager/U.S. Bank Business Reserve Line payment each month from my U.S. Bank business checking account # _____ on the _____ of each month.

Leasing Customers Only

Business Financial Institution Name _____

Phone Number _____ Account Number _____

AGREEMENT AND PERSONAL GUARANTEE(S)

By signing this Application, each of the undersigned Business Owners, individually and on behalf of the Business ("Signer"), request the indicated services or credit products from U.S. Bank National Association, U.S. Bank National Association ND or any related affiliate (individually and collectively, "U.S. Bank"). Each Signer is authorized to sign on behalf of the Business and will provide business resolutions to U.S. Bank upon request. Each Signer has read and agrees to all applicable provisions on the reverse side of this Application (whether or not that reverse side is faxed back to U.S. Bank), including the granting of a security interest in deposit accounts, and understands that this Application may be approved or denied. U.S. Bank is authorized to (1) obtain credit records and other credit and employment information about the Signers personally 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 guaranty that all information above is correct and agree to notify U.S. Bank if any information changes. All loans shall be used for business purposes only.

By signing below, each Signer agrees to be personally responsible for any credit granted pursuant to this Application. For U.S. Bank Cash Flow Manager and U.S. Bank SBA Guaranteed Cash Flow Manager Lines of Credit, this Application constitutes Guaranty under which 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 and Letter Agreement governing such Line of Credit. For U.S. Bank Business Reserve Line, each individual signing is a co-obligor and is primarily, jointly, and severally liable with the Business.

Signature of Primary Business Owner & Guarantor	Printed Name	Title	Date
Signature of Secondary Business Owner & Guarantor	Printed Name	Title	Date

Important Notices

NOTICE: IMPORTANT: READ BEFORE SIGNING. THE TERMS OF THIS AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING, EXPRESSING CONSIDERATION AND SIGNED BY THE PARTIES ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN CONTRACT (CONSISTING OF THIS APPLICATION, THE TERMS AND CONDITIONS AND THE LETTER AGREEMENT REFERRED TO BELOW) MAY BE LEGALLY ENFORCED. THE TERMS AND CONDITIONS OF THE CASH FLOW MANAGER LINE, THE SBA GUARANTEED CASH FLOW MANAGER LINE AND THE BUSINESS RESERVE LINE PERMIT THE LENDER TO CHANGE THE TERMS OF THIS WRITTEN CONTRACT UPON WRITTEN NOTICE TO YOU. YOU (THE APPLICANT) MAY CHANGE THE TERMS OF THIS WRITTEN CONTRACT ONLY BY ANOTHER WRITTEN AGREEMENT.

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 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, 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.

U.S. Bank Cash Flow Manager Line / SBA Guaranteed Cash Flow Manager Line / Business Reserve Line Terms

The following provisions apply if the Business is approved for a U.S. Bank Cash Flow Manager Line, SBA Guaranteed Cash Flow Manager Line or Business Reserve Line: Any person signing this Application or an Addendum is authorized to request and direct the disbursement of advances under the line of credit which has been approved by U.S. Bank (the "approved Line of Credit"). U.S. Bank will send the U.S. Bank Cash Flow Manager or U.S. Bank SBA Guaranteed Cash Flow Manager Line of Credit Terms and Conditions, as applicable, and the related Letter Agreement if the U.S. Bank Cash Flow Manager or U.S. Bank SBA Guaranteed Cash Flow Manager Line of Credit is approved. U.S. Bank will send the U.S. Bank Business Reserve Line Agreement to the Business if the Business Reserve Line is approved. These documents will apply to the Approved Line of Credit and will be effective when put into the mail addressed to the Business. If the Business uses the Approved Line of Credit without having received or read the U.S. Bank Cash Flow Manager/SBA Guaranteed Cash Flow Manager Line of Credit Terms and Conditions and the Letter Agreement or the U.S. Bank Business Reserve Line Agreement, as applicable, those documents will still apply to the Approved Line of Credit. Copies of the applicable Terms and Conditions or 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. The governing documents permit U.S. Bank to cancel or change the terms of any Approved Line of Credit with notice to the Business. U.S. Bank may also cancel the Approved Line of Credit without notice if the Business is in default. U.S. Bank may assign any Approved Line of Credit to another creditor. Each Applicant grants U.S. Bank a security interest in all deposit accounts with U.S. Bank National Association or with any related bank to secure all obligations of the Business under the Approved Line of Credit.

Any sole proprietorship applicant may apply for credit in his or her name alone, regardless of marital status. In addition, if the Business is a sole proprietorship, any Approved Line of Credit will be booked under the name of the owner of the sole proprietorship.

The following provisions apply only if the Business is approved for a U.S. Bank Business Reserve Line: For purposes of this Application, "Applicants" means the Business and each Business Owner signing this Application. Each shareholder, partner, or member owning 20% or more interest in the Business must sign as an Applicant. The Applicants hereby agree that if a Business Reserve Line account is opened, the Applicants will be liable for all amounts owing U.S. Bank under the Business Reserve Line as follows: (1) the Business is jointly and severally liable with each Business Owner signing this Application; and (2) each Business Owner signing this Application is jointly and severally liable with the Business and with each other Business Owner signing below. The Business will use the Business Reserve Line in accordance with the terms and conditions in the Business Reserve Line Agreement, as amended by U.S. Bank from time to time.

The following provisions apply only if the Business is approved for a U.S. Bank Cash Flow Manager Line or U.S. Bank SBA Guaranteed Cash Flow Manager Line: The Borrower is the Business identified in this Application. The Lender is U.S. Bank National Association ND. All loans shall be governed by North Dakota law. 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 or 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.

Guarantors of U.S. Bank Cash Flow Manager/ U.S. Bank SBA Guaranteed Cash Flow Manager Line of Credit: Any shareholder, partner or member owning 20% or more interest in the Borrower must sign as a Guarantor. All persons who sign this Application, 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/U.S. Bank SBA Guaranteed Cash Flow Manager Line of Credit Terms and Conditions and the related 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/ U.S. Bank SBA Guaranteed Cash Flow Manager Line of Credit 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/ U.S. Bank SBA Guaranteed Cash Flow Manager Line of Credit 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 hereby waives all benefits and protections under Arizona Revised Statutes Sections 12-1641 through 12-1644. 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.

The terms in this paragraph apply only to Guarantors residing in Kentucky: Notwithstanding the provisions of this Application or the U.S. Bank Cash Flow Manager/ U.S. Bank SBA Guaranteed Cash Flow Manager Line of Credit Terms and Conditions, the maximum aggregate liability of each guarantor under this Guaranty shall not exceed the loan amount requested by the Borrower in this Application ("Guaranteed Principal"), plus all interest accruing on and fees and charges relating to the Guaranteed Principal and costs of collecting the Guaranteed Principal or otherwise enforcing the Bank's rights under this Guaranty, including reasonable attorneys' fees and expenses (collectively the "Guaranteed Obligations"). Such Guarantor's obligations shall remain in full force and effective until, and shall terminate (as used in Kentucky Revised Statutes 8371.065, as amended) on the earlier of (a) the day following the date of payment in full upon maturity of the Guaranteed Obligations; or (b) 7 years after the date of the Letter Agreement in which the Lender agrees to make the U.S. Bank Cash Flow Manager or SBA Guaranteed Cash Flow Manager Line of Credit request in this Application, but any such termination of the Guaranty shall not affect the liability of the guarantor with respect to Guaranteed Obligations created or incurred prior to such termination date ("Prior Obligations") or extensions or renewals of, interest accruing on, or fees, costs or expenses incurred with respect to, such Prior Obligations prior to, on or after such termination date.



Quick Credit Application Disclosure
(To be retained by Applicant)

Thank you for your business credit application. We will review it carefully and get back to you promptly. 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 that statement, please contact us at U.S. Bank, SBLC Support Group, 555 SW Oak Street, PD-OR-P2, Portland, OR 97204 within sixty (60) days from the date that you are notified of our decision. We will send you a written statement of the reasons for the denial within thirty (30) days of your request for this statement. 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 our compliance with this law is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050.

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 THE APPLICATION, THIS ADDENDUM, 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.

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

NEBRASKA NOTICE: A CREDIT AGREEMENT MUST BE IN WRITING TO BE ENFORCEABLE UNDER NEBRASKA LAW. TO PROTECT BORROWER AND LENDER FROM MISUNDERSTANDINGS OR DISAPPOINTMENTS, ANY CONTRACT, PROMISE, UNDERTAKING OR OFFER TO FORBEAR REPAYMENT OF MONEY OR TO MAKE ANY OTHER FINANCIAL ACCOMMODATION IN CONNECTION WITH THIS 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 THIS LOAN OR MONEY OR GRANT OR EXTENSION OF CREDIT MUST BE IN WRITING TO BE EFFECTIVE.

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 BORROWER'S RESIDENCE, MUST BE IN WRITING, EXPRESS CONSIDERATION AND BE SIGNED BY THE LENDER TO BE ENFORCEABLE.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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 BUSINESS RESERVE LINE			
	U.S. Bank Cash Flow Manager Line	U.S. Bank SBA Guaranteed Cash Flow Manager Line	U.S. Bank Business Reserve Line
Credit Line	Up to \$100,000	Up to \$50,000	Up to \$10,000
Fees - Annual - Guarantee - Other	\$150.00 annual 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.	\$150.00 annual fee. Guarantee fees are 2% of the guaranteed portion 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.	\$20.00 annual fee. Refer to the Business Reserve Line Agreement for information on other fees that may apply.
Interest Rate	Annual interest rate is Wall Street Journal Prime Rate plus a margin.	Annual interest rate is Wall Street Journal Prime Rate plus a margin.	Annual interest rate is Wall Street Journal Prime Rate plus a margin.
Access	Convenience checks, optional online banking, phone banking, optional overdraft protection.	Convenience checks, optional online banking, phone banking, optional overdraft protection.	Overdraft Protection
Minimum Monthly Payment	2.5% of outstanding total balance; \$100 minimum, plus any past due amounts. Automatic debit from a U.S. Bank deposit account required.	2.5% of outstanding total balance; \$100 minimum, plus any past due amounts. Automatic debit from a U.S. Bank deposit account required.	3% of outstanding total balance; \$25.00 minimum, plus 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.	3-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.	No set maturity; the U.S. Bank Business Reserve Line is subject to cancellation upon 15 days written notice or immediately upon default.
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.	All lines are secured by deposit accounts with U.S. Bank.

