

# LOAN CHECKLIST



At Civic, we strive to make the loan application process easy and understandable. To get started on this process, please provide the documents listed below. If you have questions, please contact us.

- > Completed loan application
- > Copy of the two most recent fiscal year-end financial statements (income statements and balance sheets)
- > Copy of bylaws and articles of incorporation
- > Copy of signed Fire Protection Agreement with town or county (if applicable)
- > Copy of purchase or construction contract (if applicable and available)

Upon receipt of this information, one of our Commercial Loan Officers will be in touch to discuss your application and to provide further guidance throughout the process.

In order to further facilitate the loan process, the following will need to be provided prior to your loan closing.

- > Board Resolution authorizing:
  - Loan amount
  - Loan purpose
  - Loan rate and terms
  - Authorized signers
  - Civic Federal Credit Union as lender