



First Citizens Bank.

Send completed applications to EFIndustrial@firstcitizens.com

Only send confidential information via a secure means using encryption, a password protected document, or a direct fax to your Underwriter or Account Executive.

EQUIPMENT FINANCE

Credit Application

Date of application _____

Company Information (Please list exact legal name of entity.)

Sales Phone: _____ Sales FAX: _____

Company Information (Please list exact legal name of entity): _____

Company Legal Name: _____

DBA (Alternate name): _____

Federal Tax ID # (Required): _____

Street Address: _____

City: _____

State: _____ Zip Code: _____

Mailing Address (if different from Street address): _____

City: _____

State: _____ Zip Code: _____

Fax Number: _____

Contact Person's Name: _____

Contact Person's Title: _____

Contact's E-Mail Address: _____

Phone Number: _____

Time in Business: _____

Nature of Business: _____

Business Structure (e.g. Corporation, LLC, Sole Proprietorship): _____

Number of Shareholders/Members/Partners: _____

Website URL Address: _____

Personal Information on Principal Shareholders / Members

Name #1: _____

% Ownership: _____

Title: _____

Date of Birth: _____ Social Security Number: _____

Home Address: _____

City: _____

State: _____ Zip Code: _____

Owners and Officers (for Sole Proprietorships, LLC, Partnerships)

Name #2: _____

% Ownership: _____

Title: _____

Date of Birth: _____ Social Security Number: _____

Home Address: _____

City: _____

State: _____ Zip Code: _____

Transactional Information

Total \$ Line Requested: _____ Lease Term (months): _____

Purchase Option (FMV, \$1): _____

Advance Payments: _____

Description of Equipment, Software and/or Services to be Leased/Financed:

Personal Guarantor Information (Complete if the credit application is being submitted with a proposed personal guaranty.)

Name #1: _____

Date of Birth: _____ Social Security Number: _____

Home Address: _____

City: _____

State: _____ Zip Code: _____

Telephone Number: _____

Telephone Number: _____

Name #: _____

Name #2: _____

Date of Birth: _____ Social Security Number: _____

Home Address: _____

City: _____

State: _____ Zip Code: _____

Telephone Number: _____

Telephone Number: _____

Name #: _____



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Credit Application

Date of application _____

You consent to the investigation of your credit in conjunction with this application. You agree to provide financial statements, tax returns, etc., as we deem necessary to review this application. You warrant that the information submitted to us is true and correct. You hereby authorize us to obtain further information concerning your credit standing from any credit bureau, your references, or any other person and that such information and reports may be shared by us with and amongst our affiliates. You further hereby authorize us to perform any other type(s) of background checks we deem necessary. The foregoing applies during the term of any resulting business arrangement between us and you ("Arrangement") and such investigations, information, reports, and background checks may be obtained by us from time to time during such Arrangement.

I understand this is an application for business credit or leasing ("Application"). By submitting this Application, I hereby authorize, represent, warrant and agree as follows to: (1) First-Citizens Bank & Trust Company and their affiliates, officers, employees, directors and agents (collectively, "FCB"); and (2) Third party funding sources or assignees of FCB who may consider extending credit or leasing to my company or investing in my company's credit or lease, such as (a) third party funding sources or assignees of FCB that may purchase my company's credit or lease from FCB, (b) third party funding sources to whom FCB may refer this Application and my company's request for credit or leasing, or (c) third party funding sources in which First-Citizens Bank & Trust Company or an affiliate of First-Citizens Bank & Trust Company may invest who may consider extending credit or leasing to my company (collectively, "Permitted Parties"). I hereby authorize FCB or Permitted Parties to execute and file any UCC financing statements in customer's name upon approval of the application. (a) The information in this Application is true, correct and complete, and I will immediately notify FCB in writing of any material change in any information; (b) this Application is submitted solely for business or commercial credit or leasing and not for personal, family or household purposes; (c) I am a citizen or lawful permanent resident of the United States; (d) this Application will apply to any future request for additional leasing and/or credit and renewals, and all notices, disclosures, authorizations, representations, warranties and agreements shall be deemed repeated for each future request, unless I submit a new application; (e) I acknowledge that based upon the contents of this Application, any other information submitted or obtained in connection with this Application and applicable underwriting criteria, FCB or any Permitted Party may elect to either grant or decline to extend credit or leasing to my company; (f) I acknowledge and understand that, if my company's Application is approved and FCB extends credit or leasing to my company, during the term of my company's credit or lease FCB may sell or assign all or part of such credit or lease to a Permitted Party, and in such event, FCB may share this Application information and any other information submitted or obtained in connection with the extension of such credit or lease with such Permitted Party; (g) scan below QR code for our Privacy Statement; (h) I agree this application is binding on me and (i) I consent and agree to receive updates from FCB and/or the Permitted Parties regarding this Application via the telephone or fax numbers or email address provided in connection with this or any future Application, and if I have provided a mobile device number, I expressly agree to receive communications concerning this Application and request for credit or leasing at that number from FCB and the Permitted Parties.

Authorization to Obtain and Use Information, Including Consumer Reports. (a) I authorize FCB and the Permitted Parties, as part of the Application or related to the Application, to obtain consumer reports on me, investigate references and make other credit inquiries about me and/or my company, and anyone so contacted may release information to FCB and the Permitted Parties; (b) if I have filed this Application in the name of a corporation, limited liability company, partnership or other form of business organization, I repeat the authorizations contained in this Application with respect to me individually. If you have any questions, please contact your First-Citizens Bank & Trust Company Underwriter or Account Executive.

DECLINED APPLICATION -- Consent to Share Information with Permitted Parties.

In the event FCB declines to extend credit or leasing to my company, FCB may share this Application and any other information submitted or obtained in connection therewith with the Permitted Parties for their review and possible extension of credit or leasing to my company or investment in my company's credit or lease. I understand that FCB will receive compensation from the relevant Permitted Party in the event such Permitted Party extends credit or leasing to my company or invests in my company's credit or lease.

___ Yes, I consent to FCB sharing the Application and any other information with the Permitted Parties, as described immediately above.

___ No, I do not consent to FCB sharing the Application and any other information with the Permitted Parties, as described immediately above.

Authorized Signature: _____

Signer's Printed Name and Title: _____

Authorized Signature: _____

Signer's Printed Name and Title: _____

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 or entity opening an account or establishing a credit relationship with the financial institution, and key individuals who own or control a legal entity (i.e., the beneficial owners). Requiring these disclosures helps law enforcement investigate and prosecute these crimes. This requirement applies First-Citizens Bank & Trust Company.

What this means for you: If you are an individual, when you open an account or apply for credit, we will ask for your name, address, date of birth, social security number (SSN is used for identification purposes only, unless authorizing personal credit review for a guaranty), and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents. If you are a business or entity, we will ask for information about your entity, including its tax identification number, address, and documents evidencing legal incorporation, formation or existence. We may also request information about your owners, directors and executive officers, and guarantors.

Equal Credit Opportunity Act Notice

If your application for business credit is denied, you have a right to a written statement of the specific reasons for the denial. To obtain the statement, please contact Credit Disclosure Administrator, at FCB Bank, a division of First-Citizens Bank & Trust Company within 60 days from the date you are notified of our decision. Our mailing address is:

First-Citizens Bank & Trust Company
PO Box 550599
Jacksonville, FL 32255
Attn: Credit Disclosure Administrator

Our telephone number is 904-380-9283.

We will send you a written statement of reasons for denial within 30 days of receiving your request for the statement. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, gender, 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 the Consumer Financial Protection Bureau, 1700 G Street NW, Washington DC 20006.

Please scan below to review our Privacy Statement.

<https://www.firstcitizens.com/privacy-security/privacy-statement>

