

1. BUSINESS INFORMATION				
COMPLETE LEGAL NAME OF COMPANY (UNDER WHICH TAX RETURNS ARE FILED)				MEMBER ACCOUNT NUMBER
REGISTERED TRADE NAME	NATURE OF BUSINESS			BUSINESS PHONE
PRIMARY BUSINESS STREET ADDRESS	CITY	STATE	ZIP	FAX NO.
MAILING ADDRESS	CITY	STATE	ZIP	EMAIL ADDRESS
FEDERAL TAX ID/SSN#	STATE ID#			STATE OF REGISTRY
LEGAL STATUS				
<input type="checkbox"/> SOLE PROPRIETOR <input type="checkbox"/> CORPORATION <input type="checkbox"/> LIMITED LIABILITY COMPANY <input type="checkbox"/> LIMITED LIABILITY PARTNERSHIP <input type="checkbox"/> GENERAL PARTNERSHIP <input type="checkbox"/> LIMITED PARTNERSHIP <input type="checkbox"/> OTHER:				
Annual Gross Sales Revenues	Projected Sales this Year	Date Business Established	Current Ownership Since	No. of Employees
2. CREDIT REQUEST				
PRODUCTS		<input type="checkbox"/> New <input type="checkbox"/> Renewal	AMOUNT REQUESTED	NOTE:
<input type="checkbox"/> BUSINESS PLUS LINE *			\$ _____	Please initial below to acknowledge your authorization to automatically deduct the monthly loan payments from your HawaiiUSA FCU Business Share Draft account. Initials:
<input type="checkbox"/> PROFESSIONAL ACCESSLINE			\$ _____	
<input type="checkbox"/> BUSINESS SPECIALTY LINE			\$ _____	
<input type="checkbox"/> AUTOMOBILE LOAN (NEW/USED) *			\$ _____	
<input type="checkbox"/> BUSINESS TERM LOAN			\$ _____	
<input type="checkbox"/> OTHER:			\$ _____	
		TOTAL REQUESTED	\$ _____	
* Under certain circumstances, the documents listed below may be required.				
3. FINANCIAL STATEMENTS AND TAX RETURNS				
Please provide the following when submitting this Business Loan Application:				
<ul style="list-style-type: none"> • Last 2 year's business Federal tax returns. • Last 2 year's business financial statements. • Current year-to-date business financial statements. • Last 2 year's personal Federal tax returns of guarantor(s). • Current personal financial statement of guarantor(s). 				
- All tax returns and financial statements must include all schedules. - All tax returns must be signed by taxpayer(s) and/or owner(s). - Credit approval is subject to verification of information and may require submission of additional documentation.				
4. QUESTIONS				
Please answer the following questions:				
	YES	NO	IF YES TO ANY, PLEASE DESCRIBE:	
Does the business owe any income taxes from prior years?	<input type="checkbox"/>	<input type="checkbox"/>	_____	
Is any income likely to be reduced in the next two years?	<input type="checkbox"/>	<input type="checkbox"/>	_____	
Is the business a debtor, obligor, endorser, guarantor or co-maker for any obligations?	<input type="checkbox"/>	<input type="checkbox"/>	_____	
Is the business a party to any claim or lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>	_____	
Are there any delinquent employee, property, or sales taxes?	<input type="checkbox"/>	<input type="checkbox"/>	_____	
Has the business ever declared bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>	_____	
Have any principals ever declared bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>	_____	
Are any assets held in trust?	<input type="checkbox"/>	<input type="checkbox"/>	_____	
Is the Accounts Receivable or Inventory currently pledged as collateral?	<input type="checkbox"/>	<input type="checkbox"/>	_____	

5. ACCOUNTS AND OBLIGATIONS

Name of Institution/Brokerage/Creditor and Account Type: [S = Savings; C = Checking; I = Investment; LU = Loan (Unsecured); LS = Loan (Secured or Mortgage); O = Other]	Account Number	Current Balance	Monthly payment * (Obligations)

6. OWNERS, PRINCIPALS, GUARANTORS: To be completed by all owners, principals, general partners and guarantors. Use additional pages if necessary.

Name	SSN	Date of Birth	Residential Phone	% Ownership
Street Address		City	State	Zip Code
Time at Current Address Yrs <input type="checkbox"/> Own <input type="checkbox"/> Rent	Monthly Income**	Monthly Housing payments *	Other Monthly Expenses *	Personal Net Worth (excluding value of the business)
Name	SSN	Date of Birth	Residential Phone	% Ownership
Street Address		City	State	Zip Code
Time at Current Address Yrs <input type="checkbox"/> Own <input type="checkbox"/> Rent	Monthly Income**	Monthly Housing Payments *	Other Monthly Expenses *	Personal Net Worth (excluding value of the business)

* Indicate if any payment or expense is scheduled to increase – e.g. expiration of temporary payments or rates, balloon payments, etc.

** Alimony, child support or separate maintenance income need not be revealed if the Owner/Principal/General Partner/Guarantor does not choose to have it considered for repaying Account obligations. If applicable, if the monthly income includes alimony, child support, or separate maintenance, indicate whether it is received under: COURT ORDER WRITTEN AGREEMENT or ORAL UNDERSTANDING

7. BUSINESS LOAN APPLICATION AGREEMENT

By signing below, the authorized signers are requesting HawaiiUSA FCU (“credit union”), on behalf of the company (the “Company”) identified on the front of this application (“Application”), to approve the credit request specified in this Application. Each of the signers certifies that the information set forth in and with this Application is complete and correct with respect to the Company and they are authorized by the Company to sign this Application on its behalf. The Company: (1) agrees to notify the credit union promptly of any material change in such information; (2) authorizes credit union to obtain credit reports and to release credit information to others (including, without limitation, credit reporting agencies, taxing authorities and the credit union’s affiliates) regarding the Company from time to time, and (3) authorizes credit union to obtain tax and other information regarding the Company from the IRS and other taxing authorities.

The Company agrees that the Credit Union may require additional information from the Company before approving this application. The Company agrees to be bound by the terms and conditions of the Business Loan Agreement (which includes the Business Plus Line Agreement); which will be provided to the Company with the credit union’s approval notice, or the loan agreement required by the credit union for any other credit type the company is requesting in this Application (collectively, the “Agreement”), including but not limited to any provision on binding arbitration. In addition, by signing below, the Company hereby grants to the credit union a Uniform Commercial Code security interest in all shares, sharedraft and other deposit accounts now or hereafter maintained by the Company with the credit union to secure all of its obligations under the Agreement.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT AND IDENTIFICATION REQUIREMENTS: 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 or who is an authorized signer. What this means for you: When you open an account or become an authorized signer, 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.

NOTE: This application must be executed on behalf of the Company by the persons specified in the Company’s Resolutions and Authorizations on file with the Credit Union. Whoever knowingly makes any false statement or report for the purpose of influencing a federal credit union upon any application or loan is subject to prosecution, imprisonment, and monetary penalties.

SIGNATURE	Print: Name, Title, Date	SIGNATURE	Print: Name, Title, Date
SIGNATURE	Print: Name, Title, Date	SIGNATURE	Print: Name, Title, Date

8. GUARANTEE To be signed by all owners, principals and general partners. Use additional pages if necessary.

To induce the Credit Union to approve the attached Business Loan Application and in consideration thereof, and of the benefits to accrue to us a primary obligator, each of us jointly and severally: (1) unconditionally and irrevocably guarantees and promises to pay any and all obligations arising under any loans and lines of credit (collectively "Loans" granted by Credit Union to the Company as well as any extensions, increases, modifications or renewals of such Loans; (2) waives diligence, presentment, demand, protest, notice of dishonor, demand for payment, notice of acceptance of this Guarantee, notice of extensions of credit to Company, notice of extension, modification, compromise, acceleration, renewal, increase, or other changes to the Loans, or notice of nonpayment at maturity and indulgences and notices of every kind; (3) waives the right to require Credit Union to proceed against Company or any other guarantor liable in connection with the Loans; (4) waives the right to require Credit Union to pursue any security, property or remedy in connection with the Loans, or to notify the undersigned of any additional indebtedness incurred by the Company or of any changes in the Company's financial condition; (5) waives any defense arising by reason of any defense of the Company or another guarantor (other than full payment of loans); (6) absolutely and unconditionally waives any and all rights of indemnification by Company that the Guarantor might otherwise have in the absence of this waiver, as a result of the Guarantor's payment to the Credit Union of all or any part of the Loans and any and all rights of subrogation to the right of the Company under the provisions of the United States Bankruptcy Code; and (7) agrees to pay Credit Union costs and attorney's fees incurred in enforcing this Guarantee. All of the Credit Unions rights are cumulative and not alternative.

Credit Union may, without affecting a Guarantor's liability hereunder, and without prior notice or consent; (a) obtain credit reports and provide credit information about the Guarantor from time to time to other persons (including, without limitation, companies affiliated with Credit Union regarding the Guarantor); and (b) release or substitute any collateral and/or any partly liable directly, or indirectly on the Account. In addition, any indebtedness of Company now or hereafter owing to the Guarantor is hereby subordinated to the indebtedness of the company to the Credit Union. The personal financial and other information provided by the Guarantor is true and complete, and is a correct statement of the Guarantor's financial condition as of the date indicated.

YOU ARE BEING ASKED TO GUARANTEE THIS DEBT. THINK CAREFULLY BEFORE YOU DO. IF THE COMPANY DOESN'T PAY THE DEBT, YOU WILL HAVE TO. BE SURE YOU CAN AFFORD TO PAY IF YOU HAVE TO, AND THAT YOU WANT TO ACCEPT THIS RESPONSIBILITY. YOU MAY HAVE TO PAY UP TO THE FULL AMOUNT OF THE DEBT IF THE COMPANY DOES NOT PAY. YOU MAY ALSO HAVE TO PAY LATE FEES OR COLLECTION COSTS, WHICH INCREASE THIS AMOUNT. WE CAN COLLECT THIS DEBT FROM YOU WITHOUT FIRST TRYING TO COLLECT FROM THE COMPANY. WE CAN USE THE SAME COLLECTION METHODS AGAINST YOU AND CAN BE USED AGAINST THE COMPANY, SUCH AS SUING YOU, GARNISHING YOUR WAGES, ETC. IF THIS DEBT IS EVER IN DEFAULT, THAT FACT MAY BECOME A PART OF YOUR CREDIT RECORD.

Each Guarantor agrees to notify the Credit Union if there is any material and adverse change in the information regarding Credit Union or a guarantor. Whoever knowingly makes any false statement or report for the purpose of influencing a federal credit union upon any application or loan is subject to prosecution, imprisonment, and monetary penalties.

SIGNATURE	Print: Name & Date	SIGNATURE	Print: Name & Date
SIGNATURE	Print: Name & Date	SIGNATURE	Print: Name & Date

CREDIT UNION USE ONLY					
Total Committed	Total Liabilities	SEG#	Maturity Date	Risk Classification	Date
Intelliscore Plus Score	Scorex Score	Recommending Officer	Officer Code		Authorized By:
Member Loan No.			Date Booked		Authorized By: