

DEPOSIT Small Business Solutions



Bank of America. 

CREDIT Small Business Solutions



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AGRICULTURE Small Business Solutions



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ACCESS & TREASURY MANAGEMENT
Small Business Solutions



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Agricultural Personal Financial Summary

Schedule L Contingent Liabilities (amounts guaranteed, co-signed or endorsed for others)

Initial here if you have no contingent liabilities, or see instructions and complete section below, if applicable.

Instructions: State total amount by type of liability and provide appropriate detail in the space below.

Contingent liabilities are financial obligations of other individuals, partnerships or companies which you have endorsed, guaranteed or otherwise agreed to or have a statutory obligation to honor in the event of certain contingencies and any direct obligations that are not reflected in the balance sheet above that you will be required to honor in the event of certain contingencies. These include obligations to Bank of America as well as to other banks or creditors of any kind. You must disclose all such guarantees, endorsements, etc. in this schedule.

1. As Guarantor or Endorser		3. Legal Claims or Judgments		5. Standby Letter of Credit		
2. On Leases or Contracts		4. Income Tax Claim or Dispute Amount		6. Other		
Type	Primary Obligor	Payable To	Total Amount Owed	Collateral	Payment Plan	Portion on Which You Are Contingently Liable
			\$			\$
			\$			\$
			\$			\$
			\$			\$
Totals:			\$			\$

Schedule M Hazard Insurance on Assets (equipment, livestock, buildings, crops, etc.)

Name of Insurance Company	Assets Insured	Expiration Date	Amount of Insurance
			\$
			\$
			\$
			\$
			\$

Schedule N Disability Insurance

Name of Insurance Company	Person(s) Insured	Monthly Distribution if Elected	Terms of Disability Coverage
		\$	
		\$	
		\$	
		\$	
		\$	

Schedule O Leased/Rented Land

Description	Dryland Acres	Irrigated Acres	Grass Acres	Lessor (Last name)	Rental Terms (Amount)
					\$
					\$
					\$
					\$
					\$
Totals:					\$

For the purpose of obtaining loans and otherwise procuring and maintaining credit from Bank of America on behalf of the undersigned, or other persons, firms or corporations on whose behalf the undersigned, either severally, or jointly with others, are executing a guaranty in your favor, the undersigned furnishes to Bank of America this statement of the undersigned's financial condition as of _____ (date). Bank of America is authorized to make all inquiries deemed necessary to verify the accuracy of the statements made herein, including obtaining credit reports on you individually, and Bank of America is authorized to report to others on the credit experience Bank of America has had with the undersigned. As long as any obligation, including a guaranty, executed by the undersigned to Bank of America is outstanding, the undersigned shall supply annually an updated financial statement on Bank of America forms.

By the undersigned's signature(s), it is represented; that the undersigned have read all pages of this Financial Statement; that the information contained herein is true and correct and that it constitutes a true and accurate account and statement of the undersigned's financial condition as of the date thereof, and a true and accurate account of the undersigned's financial capacity as of the date indicated herein; and that the undersigned will immediately notify Bank of America in writing of any material unfavorable change in the undersigned's financial condition or in the facts stated herein.

The undersigned agree that Bank of America may share information about its experience with the undersigned with Bank of America Corporation (or any successor company) and its subsidiaries and affiliated companies ("Bank of America Affiliates"). In addition, Bank of America may share information contained in this summary and other applications and information it may obtain about the undersigned from outside sources with the Bank of America Affiliates, provided that either of the undersigned may instruct Bank of America that such person prefer that it not share such information with the Bank of America Affiliates by sending such request to Bank of America, _____, and including the name, address, phone number, account number(s) and social security number.

Signature _____ Date _____ Co-Signature _____ Date _____

Agricultural Credit Application

Addendum A



Home Mortgage Disclosure Act Information

Do **not** complete this section if you are requesting a line of credit or if you are requesting a loan for a purpose other than those described below.

Complete this section if you are requesting a loan for which the proceeds will be used to:

- Purchase any dwelling (1-4 family, multi-family, mobile home, etc.) and the loan will be secured by either the dwelling being purchased or any other dwelling.
- Improve, repair, rehabilitate or remodel any dwelling or the real property on which the dwelling is located regardless of collateral or if unsecured.
- Refinance an existing credit obligation and the loan will be secured by any dwelling.

Federal law requires that we request the following information for the types of credit requests described above in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. The gathering of this information will have no bearing on our lending decision. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate on the basis of this information or whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note race or national origin and gender on the basis of visual observation or surname. **If your loan request is for the purpose described above, you are requested to provide this information. If you do not wish to furnish the information, please check below.**

Principal Borrower

I do not wish to furnish this information.

Race or National Origin: American Indian, Alaskan Native (1)

Asian, Pacific Islander (2)

Black, African American (3)

Hispanic (4)

White (5)

Other (specify) (6)

Gender: Male Female

Co-Borrower

I do not wish to furnish this information.

Race or National Origin: American Indian, Alaskan Native (1)

Asian, Pacific Islander (2)

Black, African American (3)

Hispanic (4)

White (5)

Other (specify) (6)

Gender: Male Female

Notice of Right to Receive a Copy of an Appraisal

You have a right to a copy of the appraisal or other property valuation used in conjunction with your application for credit, provided one was obtained. If you wish a copy, please write to us no later than 90 days after we notify you of the action taken on your credit application or you withdraw your application.

Please include the following information in your letter:

- Name of applicant(s)
- Address
- Telephone number
- Social Security Number
- Loan or application number (if known)
- Amount of the credit request
- Date of the credit request
- Address of the property or a description of the mobile home offered as collateral for your loan.

Mail your request to the appropriate address shown below for the Bank of America Corporation subsidiary to which your application was submitted.

Bank of America subsidiary applications processed in:

Florida
Georgia
Tennessee

Bank of America subsidiary applications processed in:

District of Columbia
Maryland
North Carolina
South Carolina
Virginia

Bank of America subsidiary applications processed in:

Arizona
Arkansas
Illinois
Iowa
Kansas
Missouri
Nevada
New Mexico
Oklahoma
Texas

Mail your request to:

Support Services – Consumer Loan Processing
FL2-001-03-06
P.O. Box 31590
Tampa, FL 33633-0754

Mail your request to:

Support Services – Consumer Loan Processing
VA2-325-16-02
P.O. Box 26865
Richmond, VA 23261-6865

Mail your request to:

Support Services – Consumer Loan Processing
MO1-801-03-02
801 North 11th Street, 3rd Floor
St. Louis, MO 63101

Credit Solutions to Fit Your Needs

Credit Options for Obtaining Cash Flow								
Your Goal	<ul style="list-style-type: none"> Purchase equipment or other major assets 	<ul style="list-style-type: none"> Acquire business equipment or commercial vehicles Retain capital Manage cash flow 	<ul style="list-style-type: none"> Purchase or refinance owner-occupied business property Obtain financing for long-term needs Expand facilities 	<ul style="list-style-type: none"> Obtain seasonal or short-term working capital Finance receivables and inventory Manage cash flow 	<ul style="list-style-type: none"> Manage cash flow Finance receivables and inventory Take advantage of trade discounts 	<ul style="list-style-type: none"> Manage cash flow 	<ul style="list-style-type: none"> Access funds for day-to-day business expenses Track expenses and streamline record keeping Provide credit access for up to 10 employees 	<ul style="list-style-type: none"> Obtain permanent working capital Purchase equipment Purchase, construct or remodel business premises Acquire a business
Our Solution	Business Installment Loan	Business Equipment Leasing	Business Mortgage	Premium CreditLine For Business	Equity CreditLine For Business ^{††}	Business Credit Line	Bank of America Business Card	Small Business Administration Guaranteed Loan (SBA)
Benefits	<ul style="list-style-type: none"> Secure loan with personal or business assets and retain savings, CD or marketable securities Available for a variety of business needs Convenient automatic payment option 	<ul style="list-style-type: none"> Quick convenient access to lease financing for all types of equipment No down payment Variety of options when lease expires — including owning, purchasing or returning equipment 	<ul style="list-style-type: none"> No balloon payment[†] 15-year fully amortizing term builds equity faster Borrow using existing equity Convenient automatic payment option 	<ul style="list-style-type: none"> Convenient access with credit line checks, banking center advances or telephone transfers Overdraft protection for up to nine checking accounts Convenient automatic payment option 	<ul style="list-style-type: none"> Tap home equity without refinancing Convenient access with credit line checks, banking center advances or telephone transfers Overdraft protection for up to nine checking accounts Convenient automatic payment option 	<ul style="list-style-type: none"> Convenient access with Visa[®] card, credit line checks or banking center advances Overdraft protection for up to nine checking accounts 	<ul style="list-style-type: none"> Convenient Visa[®] card or MasterCard[®] access for travel or local purchases Individual employee limits to manage expenses Choice of billing options Higher credit limits for owners who pay monthly balance in full 	<ul style="list-style-type: none"> Financing for new or established businesses Lower down payment requirements Longer terms
Loan or Line Amount	Secured: \$5,000 to \$500,000 Unsecured: \$5,000 to \$100,000	Individual leases: \$5,000 to \$500,000 Lease lines: \$50,000 to \$500,000	\$5,000 to \$500,000	Secured: \$5,000 to \$500,000 Unsecured: \$5,000 to \$50,000	\$5,000 to \$250,000	\$5,000 to \$50,000	Up to \$50,000	\$5,000 to \$2,500,000
Term	Secured: up to five years Unsecured: up to three years	Two to five years	First liens: up to 15 years Second liens: up to 10 years	• Revolving • CD-secured renews at CD maturity	Revolving	Revolving	Revolving account: up to \$50,000 Non-revolving account: up to \$50,000	One to 25 years depending on business purpose
Repayment	Fixed or variable fully amortizing monthly payment options	Fixed monthly payments	Fixed or variable fully amortizing monthly payment options	Fixed or variable monthly payment options	Fixed or variable monthly payment options	Variable monthly	Revolving account: variable payment Non-revolving account: pay in full monthly	Fully and partially amortizing Includes lines of credit and term debt
Interest Rate	Variable. Fixed rates only for CD secured*	Fixed	Fixed**	Fixed or variable*	Variable***	Variable***	Variable***	Fixed and variable
Collateral Options	<ul style="list-style-type: none"> New or used equipment Bank of America CD or savings Marketable securities 	<ul style="list-style-type: none"> Equipment acquired 	<ul style="list-style-type: none"> First mortgages and second mortgages, owner-occupied property — business or residential 	<ul style="list-style-type: none"> Bank of America CD or savings Marketable securities 	<ul style="list-style-type: none"> Secure equity in primary or secondary residential property 	Unsecured	Unsecured	<ul style="list-style-type: none"> Sufficient assets to secure the loan Personal and/or business guaranties required

* Rates based on spread over WSJ Prime Rate. Variable rates for unsecured or secured by other than CDs. Fixed rate only for CD-secured for term of CD.

** Rates based on spread over WSJ Prime Rate.

*** Variable rate based on spread over WSJ Prime Rate.

† Amortization greater than 15 years requires balloon payment.

†† Not available in Texas.

Credit is subject to standard credit approval requirements. Certain restrictions apply. Credit cards are issued by Bank of America, N.A. (USA). Leases may be funded by BA Credit Corp., a wholly owned subsidiary of Bank of America.

Small Business Services Guide



You've taken the hardest step already. Getting your business up and running. Now, every day brings a different kind of challenge. Your company and your business are constantly changing. To keep pace, you need powerful financial assistance with solutions tailored to every stage of your business life.

You'll find it at Bank of America.

Our Small Business Bankers are client-focused. They can look beyond mere transactions to help anticipate your needs and build long-term client relationships.

One of these experts will be your single point of contact for your business and personal banking services. This experienced professional can take the time to get to know your business and your goals and tailor the solutions that fit.

Backed by a team of specialists, your Small Business Banker can give you access to all of the financial strength and expertise available from Bank of America.

So bring us your challenges. We're here to help you succeed.

