

BANK

HOW TO FINANCE AN AIRCRAFT

A CHECKLIST GUIDING YOU ON HOW TO FINANCE YOUR AIRCRAFT AND APPLY FOR A LOAN THROUGH BANK

FINANCING PERSONALLY

- Application Form.
- Three years Federal Tax Returns including schedules.
- Current Pay stub.
- Aircraft Specifications.

- OR -

FINANCING THROUGH A BUSINESS

- Personal Financial Statement (PFS) (see attached or you may attach your own).
- Three years Federal Tax Returns including schedules (personal and business).
- Year-to-date financial's (P&L and Balance Sheet).
- Aircraft Specifications.

FORWARD YOU APPLICATION & SUPPORTING INFORMATION TO US VIA:

- Upload to <https://www.bank.bank/file-upload>
- Email: Aircraft.Financing@bank.bank (less than 20MB/msg).
- Fax: 319.753.2370 (converts to secure, electronic file).
- Overnight/Mail: BANK, 1403 S. Roosevelt Ave, Burlington, Iowa 52601.

THE UNDERWRITING PROCESS

- Upon receipt of your application, we will contact you to confirm receipt.
- After our initial review, we may contact you with questions that arise and to request any missing items.
- At completion of the underwriting process, BANK will issue a formal Approval Letter with the rates/terms and any additional conditions prior to closing.

BANK

Aircraft Credit Application
 1403 S. Roosevelt Ave, Burlington, IA 52601
 Tel 319.753.2265 ♦ Fax 319.753.2370
 www.bank.bank ♦ Aircraft.Financing@bank.bank

Important Information to Applicant(s). 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 applies for a loan or opens an account. What this means for you. When you apply for a loan or 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 drivers license or other identifying documents. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law. Read each instruction carefully before completing this form.

Type of Application	Type of Requested Credit						
<p>Check only one of the three types:</p> <p style="padding-left: 40px;">Individual Credit- you are relying solely on your income or assets</p> <p style="padding-left: 40px;">Individual Credit – You are relying on my income or assets as well as income or assets from other sources.</p> <p style="padding-left: 40px;">Joint Credit – By initializing below, you intend to apply for "joint credit"</p> <p style="text-align: center; margin-top: 20px;"> </p> <p style="text-align: center; margin-top: 5px;"> Applicant Joint Applicant </p>	<p>Application Date: _____</p> <p>Amount: \$ _____</p> <p>Financing Type:</p> <table style="width: 100%; border: none;"> <tr> <td style="padding-left: 40px;">New</td> <td style="padding-left: 100px;">Personal Financing</td> </tr> <tr> <td style="padding-left: 40px;">Refinance</td> <td style="padding-left: 100px;">Business Financing</td> </tr> <tr> <td style="padding-left: 40px;">Modification</td> <td></td> </tr> </table> <p>Number of Months: _____</p> <p>First Payment Date: _____</p>	New	Personal Financing	Refinance	Business Financing	Modification	
New	Personal Financing						
Refinance	Business Financing						
Modification							

<i>Applicant</i>	3. Applicant Information	<i>Joint Applicant or Other Party</i>
Full Name		Full Name
Gov't ID Type (DL, Passport, etc.)		Gov't ID Type (DL, Passport, etc.)
Gov't ID Number		Gov't ID Number
Gov't ID Issued By (State, Country, etc)		Gov't ID Issued By (State, Country, etc)
Gov't ID Issue Date		Gov't ID Issue Date
Gov't ID Expiration Date		Gov't ID Expiration Date
Date of Birth		Date of Birth
Social Security Number		Social Security Number
Primary Phone		Primary Phone
Secondary Phone		Secondary Phone
Email Address		Email Address
Address		Address

Nearest Relative (not living with you) Name: Address: Telephone:	Nearest Relative (not living with you) Name: Address: Telephone:
Your Relationship to us (or our affiliate) None Employee Insider (Shareholder, Director, Officer)	Your Relationship to us (or our affiliate) None Employee Insider (Shareholder, Director, Officer)

4. Asset and Debt Information				
Type of Asset or Description:	Cont Description (if needed)	Current Market Value	Remaining Balance of Lien (Enter 0 if none)	Asset Owners Name
Cash		\$	\$	
Checking Acc't		\$	\$	
Savings Acc't/CD		\$	\$	
Automobile/Vehicle		\$	\$	
Real Estate		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
Total Assets		\$	\$	

Yes No	Are you obligated to make Alimony, support, or maintenance payments?	Yes No
If yes, Amount: \$		If yes, Amount: \$
For Whom:		For Whom:
To Whom:		To Whom:

<i>Applicant</i>	8. Marital Status	<i>Joint Applicant or other Party</i>
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Leave blank unless: (1) the credit will be secured, or (2) you reside in a community property state, or (3) you are relying on property, located in a community property state, as a basis for repayment. Married (as defined by state law: incl. domestic partnership, civil union) Unmarried (including single, divorced, widowed)	Leave blank unless: (1) the credit will be secured, or (2) you reside in a community property state, or (3) you are relying on property, located in a community property state, as a basis for repayment. Married (as defined by state law: incl. domestic partnership, civil union) Unmarried (including single, divorced, widowed)
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9. Aircraft Information

Make/Model	Purchase Price	N/Number/Serial Number	Hours	Equipment/Avionics

10. Notices

California Residents. Each applicant, if married, may apply for a separate account.

New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

Ohio Residents. The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Texas Residents. The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes § 766.59 or a court decree under Wisc. Statutes § 766.70 adversely affects the interests of the Creditor unless the Creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the Creditor is incurred.

For Married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the Creditor may be required by law to give notice of this transaction to my spouse.

11. Certifications, Authorizations, and Signatures

You certify that everything you have stated in this credit application and on any other documents submitted to us are true and correct to the best of your knowledge. You understand that you must update the information contained in this credit application if either your financial condition materially changes, or we make a request to you orally or in writing. You understand that we will retain this credit application whether it is approved.

You authorize us to request one or more consumer reports, to check and verify your credit and employment history, and to answer questions they may ask us about our credit experience with you.

You authorize us to contact you using any of your telephone numbers - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of prerecorded/artificial voice messages or an automatic dialing device.

D Electronic Signature. If checked, you further agree that you have signed this Credit Application with one or more electronic signatures. You intend your electronic signature to have the effect of your written ink signature. You viewed and read the entire Credit Application and notices before you signed it. You received a paper copy of this Credit Application after it was signed. You understand that this Credit Application is in the electronic form that we will keep. We may rely on, and enforce, this Credit Application in the electronic form or as a paper version of the electronic form.

Applicant Signature	Date	Joint Applicant, or other party signature (if applicable)	Date

Notice: It is a federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code § 1001, et seq.

BANK

Personal Financial Statement

1403 S. Roosevelt Ave, Burlington, IA 52601
Tel 319.753.2265 ♦ Fax 319.753.2370
www.bank.bank ♦ Aircraft.Financing@bank.bank

Date of Financial Information Presented: _____

The following information is being presented to BANK for a credit extension, loan, or other financial accommodation. I may apply alone or together with a co-applicant. If I apply with a co-applicant and our combined assets and debts can meaningfully and fairly be presented together, both applicants may complete this required statement and provide any supporting schedules jointly as required by BANK.

Applicant:

Name	_____	Social Security Number	_____
Address	_____	Time of Residence	_____
City, State, ZIP	_____	Date of Birth	_____
Telephone Number	_____	Email Address	_____
Present Employer	_____	Time with Employer	_____
Business Address	_____	Business Phone Number	_____
Loan Purpose	_____		

Co-Applicant

Name	_____	Social Security Number	_____
Address	_____	Time of Residence	_____
City, State, ZIP	_____	Date of Birth	_____
Telephone Number	_____	Email Address	_____
Present Employer	_____	Time with Employer	_____
Business Address	_____	Business Phone Number	_____
Loan Purpose	_____		

Assets		Liabilities	
Type of Asset	Amount	Type of Liability	Amount
Cash in this Bank		Credit Cards	
Cash in Other Banks (Schedule A)		Income Taxes Payable	
Cash Value of Life Insurance (Schedule B)		Other Taxes Payable	
Marketable Securities (Schedule C)		Short-Term Notes Payable	
Contract Receivables (Schedule D)			
Real Estate Owned (Schedule E)		Real Estate Mortgages (Schedule G)	
Machinery & Equipment		Loans Payable to Banks (Schedule H)	
Vehicles		Loans Payable to Others (Schedule H)	
Personal Property		Long-Term Contracts (Schedule H)	
Business Interests (Schedule F)			
Other Miscellaneous Assets			
Total Assets		Total Liabilities	
		Net Worth (Total Assets – Total Liabilities)	

Income		Contingent Liabilities	
Annual Salary		As Co-Signer	
Commissions/Bonuses		As Guarantor	
Interest/Dividends		Lawsuits	
Rental Income		Tax Liabilities	
Alimony/Child Support		Other (Detail Below)	
Other			
Total Income		Total Contingent Liabilities	

Schedule A – Cash in Other Banks			
Bank Name	Type of Account	Account Holder(s)	Account Balance

Schedule B – Life Insurance Policies				
Insured Name	Insurance Company	Face Value	Cash Value	Loans

Schedule C – Marketable Bonds & Securities				
Description	# of Shares	Account Holder(s)	Present Value	Listed on Stock Exchange

Schedule D – Contract Receivables				
<i>Name of Payer</i>	<i>Collateral</i>	<i>Current Balance</i>	<i>Maturity Date</i>	<i>Annual Payment Amount</i>

Schedule E – Real Estate Owned				
<i>Address of Property</i>	<i>Owner(s) of Property</i>	<i>Purpose of Property</i>	<i>Market Value</i>	<i>Monthly Income (If Any)</i>

Schedule F – Business Interests and/or Closely Held Stock			
<i>Business/Entity Name</i>	<i>Percentage Owned or # of Shares</i>	<i>Market Value</i>	<i>In Whose Name</i>

Schedule G – Real Estate Mortgages				
<i>Property Address</i>	<i>Name of Lender</i>	<i>Outstanding Balance</i>	<i>Monthly Payment</i>	<i>Maturity Date</i>

Schedule H – Notes Payables to Banks, Others, and Long-Term Contracts				
<i>Creditor</i>	<i>Collateral</i>	<i>Monthly Payment</i>	<i>Current Balance</i>	<i>Maturity Date</i>

	Applicant	Co-Applicant
Have I ever gone through Bankruptcy or had a judgment, levy, garnishment, etc.?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have I made a Will?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Numbers of Dependents?	_____ <input type="checkbox"/> None	_____ <input type="checkbox"/> None
Marital Status?	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated

The foregoing statement, submitted for the purpose of obtaining credit, is true and correct in every detail and fairly shows my/our financial condition at the time indicated. I/we will give you prompt written notice of any subsequent substantial change in such financial condition occurring before discharge of my/our obligations to you. I/we understand that you will retain this personal financial statement whether or not you approve the credit in connection with which it is submitted. You are authorized to check my/our credit and employment history or any other information contained herein.

THE UNDERSIGNED CERTIFY THAT THE INFORMATION CONTAINED ON THIS FORM HAS BEEN CAREFULLY REVIEWED AND IS TRUE AND CORRECT IN ALL RESPECTS. ANY WILLFUL MISREPRESENTATION ON THIS FORM COULD RESULT IN A VIOLATION OF FEDERAL LAW

Applicant Signature

Date

Co-Applicant Signature

Date