



FIRST NORTHERN BANK

California Consumer Privacy Act Notice at Collection

To comply with our regulatory obligation under the California Consumer Privacy Act, as amended (“CCPA”), First Northern Bank (“Bank”) is required to notify you of the personal information we collect. This notice applies solely to customers, potential customers and other consumers who currently reside in the State of California or resided in the State of California for 6 of the last 12 calendar months (“Consumers” or “you”).

Information about how we collect, use and share your Personal Information can be found in our CCPA Privacy Disclosure Notice by clicking on the following link or on our website at: <https://www.thatsmybank.com/CCPA-Disclosure>. We collect the following information from consumers for the purposes shown:

Category of Personal Information	Intended Use
Identifiers such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security Number, Employer Identification Number, driver's license number, passport number, physical characteristic or description, signature, driver's license number or state identification number, medical information, signature, or health insurance information, birthdate, employer, debit card number, or other similar identifiers	To approve or decline loan or deposit account applications; To service those products and services you have with us; To consider your job application for hiring; and with consultants and auditing firms, with information shared for institution risk analysis and mitigation or comply with legal or regulatory obligation.
Contact Information , such as home, postal or mailing address, email address, home phone number, cell phone number.	To validate your identity, to contact you for any lawful business purpose.
Account Information , such as Username and password for Bank accounts and systems, and any required security or access code, password, or security questions, allowing access to your Bank accounts. Bank account number, balance and activity, credit card number, debit card number. Online or mobile banking usage history, or any other financial information	To service those products and services you have with us; To consider your job application for hiring; and with consultants and auditing firms, with information shared for institution risk analysis and mitigation or comply with legal or regulatory obligation.
Personal Financial Information such as Payroll stubs, personal financial statements, tax returns, records of personal property, real estate owned and business interests	To approve or decline loan or deposit account applications; To service those products and services you have with us; To consider your job application for hiring; and with consultants and auditing firms, with information shared for institution risk analysis and mitigation or comply with legal or regulatory obligation.
Application Information , such as Information provided in an application for a loan, deposit account or deposit account services; proposal for services, information gathered as part of application evaluation and credit checks and other assessments and voluntary disclosures provided to Bank	To approve or decline loan or deposit account applications
Characteristics of protected classification under California or federal law such as race or gender.	To comply with our regulatory obligation.
Commercial information , including records of personal property, or products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	To approve or decline loan or deposit account applications; To service those products and services you have with us; To provide auditing firms with information shared for institution risk analysis and mitigation or comply with a legal or regulatory obligation.

Internet or other electronic network activity information , such as account numbers, Internet Protocol (IP) address, browsing histories, other interactions through our website.	To support internal operations of our debit card valet, website, mobile app or to comply with a legal or regulatory obligation. To approve or decline loan or deposit account applications; To service those products and services you have with us; To consider your job application for hiring; and with consultants and auditing firms, with information shared for institution risk analysis and mitigation or comply with legal or regulatory obligation.	
Biometric information , such as Genetic, physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as, fingerprints, faceprints, and voiceprints, iris or retina scans, keystroke, gait, or other physical patterns, and sleep, health, or exercise data	To protect, detect, investigate and seek to prevent financial crime. To provide voice recordings of customer services calls for internal training purposes.	
Geolocation , including electronic network activity information pulled from a device which can be used to identify the precise location of an individual.	To determine country and time zone to support the internal operations of our website or offer products or services to you, to direct you to the nearest branch location.	
Audio, electronic, visual or similar information.	To protect, detect, investigate, report and seek to prevent financial crime	
Professional or employment-related information.	To conduct research or to assess job qualifications if you applied for employment; To open an account or to make a loan to you.	
Inferences drawn from any of the Personal or Sensitive Personal Information shown.	To offer products and services to you, conduct investigations, or comply with our regulatory obligations.	
Sensitive Personal Information – This Sensitive Personal Information may be repeated from the Information Categories shown above.		
Category of Sensitive Personal Information	Intended Use	Length of Retention
Social security number, driver's license number, state identification card or passport number	To identify loan and deposit account applicants; To comply with our regulatory obligation;	Up to 5 years after close of account, or up to 3 years when account applied for, but not opened
Account log-in, financial account, debit card number in combination with any required security or access code, or password allowing access to an account	To service those products and services you have with us	Account log-in: use + 1 year: all other 5 years after last transactions.
Consumer's precise geolocation	To determine country and time zone to support the internal operations of our website, to offer products or services to you, to help you locate the nearest branch location and for no other purpose.	Not currently retained.
Consumer's racial or ethnic origin, religious or philosophical beliefs	To comply with our regulatory obligation.	Up to 5 years after close of account, or up to 3 years when account applied for, but not opened
Biometric information that is processed for the purpose of uniquely identifying a customer	To protect, detect, investigate and seek to prevent financial crime. To provide voice recordings of customer services calls for internal training purposes.	Up to 1 year

Personal information collected and analyzed regarding a consumer's health;	The Bank will not request this information. This information may be provided voluntarily only by choice of consumer.	Up to 5 years after close of account, or up to 3 years when account applied for, but not opened
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First Northern Bank will protect the privacy of information collected in accordance with applicable state, federal, and local laws. If you have any questions about the use of your personal information or would like to receive this notice in a different format to accommodate a disability, please contact our **CCPA Services Officer** at (877) 362-6000 or email them directly at CCPA_Officer@thatsmybank.com.

First Northern Bank does not sell or share your Personal Information.

Notice at Collection Last Revision Date 07/01/23.

All-In-One Business Loan Application



FIRST NORTHERN BANK



All-in-One Business Loans

Thank you for choosing First Northern Bank for your financing needs. Please proceed with the All-In-One Business Loan application if your total loan relationship with us - including the loan you're applying for - exceeds \$150,000. Otherwise, if your total loan relationship with us is \$150,000 or less, please request a Business Express Loan application instead.

Business Express Term Loan

Amount	Starting at: \$25,000 ¹ Up to: \$150,000
Rate	Fixed, based on Wall Street Journal Prime
Term	12 to 60 Months
Fees	Loan Fee: \$299 ²
Use of Funds	- Business Expansion - Purchase Equipment

Business Express Line of Credit

Amount	Starting at \$50,000 ¹ Up to \$150,000
Rate	Variable, based on Wall Street Journal Prime
Term	Total of 6 years (3-year revolving, then 3-year term out)
Fees	Loan Fee: \$299 ² Annual Fee: \$199
Use of Funds	- Working Capital - Finance Receivables and Inventory - Business Expansion

Business Line of Credit

Amount	More than \$150,000 Up to \$750,000
Rate	Variable, based on Wall Street Journal Prime
Term	Total of 6 years (3-year revolving, then 3-year term out)
Fees	Loan Fee: \$499 and Annual Fee: \$299 for loans up to \$500,000; or Loan Fee: \$799 and Annual Fee: \$499 for loans over \$500,000 ²
Use of Funds	- Working Capital - Finance Receivables and Inventory

Business Term Loan

Amount	More than \$150,000 Up to \$750,000
Rate	Fixed, based on Wall Street Journal Prime
Term	12 to 60 months (up to 84 months for loans exceeding \$300,000)
Fees	Loan Fee: 0.25% ²
Use of Funds	- Business Expansion - Purchase Equipment

Non-Revolving Line to Term Loan

Amount	Starting at \$50,000 Up to \$750,000
Rate	Variable, based on Wall Street Journal Prime
Term	Non revolving draw period up to 60 months (or 84 months for loans exceeding \$300,000)
Fees	Loan Fee 0.50% ²
Use of Funds	- Business Expansion - Purchase Equipment

Owner Occupied Commercial Real Estate

Amount	Starting at \$50,000 Up to \$1,000,000
Rate	Fixed, based on Constant Maturity Treasury
Term	Up to 7 years (with a 25-year amortization)
Fees	Loan Fee: 1.00% (Minimum of \$1,000)
Use of Funds	Acquisition or refinance of owner-occupied commercial real estate

1: Loans to Non-Profit applicants start at \$2,500.

2: If required, an additional \$250 Subordination fee may apply.



All-In-One Business Loan Checklist

To assess your eligibility for financing, your business must have been established and operated under the same ownership and management for at least three years. Please contact your First Northern Bank representative for assistance should you have any questions.

Express Line of Credit or Business

Express Term Loan up to \$150,000

- ☐ Completed All-in-One Business Loan application - if your total loan relationship with us exceeds \$150,000
- ☐ Business Express Loan application - if your total loan relationship with us is \$150,000 or less

Revolving Line of Credit or Term

Loan over \$150,000

- ☐ Completed All-in-One Business Loan application package
- ☐ Two years Federal Tax Returns – including all schedules (personal and business). If the most recent full year is not yet filed, then include a full year FYI company prepared financial statement.
- ☐ Current interim YTD business financial statement, plus preceding year's YTD statement covering the same period.
- ☐ Current personal financial statement
- ☐ Accounts receivable and accounts payable aging reports to match current interim business financial statements

Please Note:

- ☐ If any Borrower or Guarantor has a Trust, a notarized Trust Certificate must be included.
- ☐ If this loan will be paying off external debts, a payoff statement must be provided.

Sole Proprietorship – please provide the following:

- ☐ Fictitious Business Filing

Partnership – please provide the following:

- ☐ Partnership Agreement

Corporation/LLC – please provide the following:

- ☐ Operating Agreement
- ☐ Current Bylaws of Corporation

Equipment Secured Loans – please provide the following:

- ☐ Purchase invoice or current appraisal
- ☐ Complete description of collateral with identification numbers or VIN



PRINT AND KEEP THIS PAGE FOR YOUR (APPLICANTS) RECORDS

Customer Identification Notice (U.S.A. Patriot Act)

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 that all financial institutions obtain, verify and record information that identifies each person that opens an account.

What this means for you: When you 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.

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact us at the address/phone number shown immediately below within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

First Northern Bank
ATTN: Credit Services
P.O. Box 547
Dixon, CA 95620
(877) 362-6000

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, 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 Federal Deposit Insurance Corporation (FDIC.) You may contact them at the FDIC Consumer Response Center, located at 1100 Walnut Street, Box #11, Kansas City, MO 64106.



BANK USE ONLY

Loan Officer _____ App # _____

Branch # _____ Br. Rec'd Date _____

Rec'd at CSD _____ Complete _____

All-In-One Business Loan Application

Check all that apply: ☐ Express Line of Credit (\$50,000 - \$150,000) ☐ Business Express Term Loan (\$25,000 - \$150,000) ☐ Term Loan (\$150,001 - \$750,000)
☐ Business Line of Credit (\$150,001 - \$750,000) ☐ Non-Revolving Line to Term (\$50,000 - \$750,000) ☐ Owner Occupied CRE (\$50,000 - \$1,000,000)

Amount Requested	Line of Credit	Loan Purpose	Collateral	
			Value	Existing Liens
\$ _____	<input type="checkbox"/> Renewal	_____	A/R \$ _____	\$ _____
Auto-debit required _____	<input type="checkbox"/> New Revolving Line	_____	Inventory \$ _____	\$ _____
PNB Account # _____	<input type="checkbox"/> Increase Existing Line # _____	_____	Equipment \$ _____	\$ _____

Amount Requested	Term	Loan Purpose	Collateral	
			Value	Existing Liens
\$ _____	<input type="checkbox"/> 12 Months <input type="checkbox"/> 48 Months	_____	A/R \$ _____	\$ _____
Auto-debit required _____	<input type="checkbox"/> 24 Months <input type="checkbox"/> 60 Months	_____	Inventory \$ _____	\$ _____
PNB Account # _____	<input type="checkbox"/> 36 Months	_____	Equipment \$ _____	\$ _____

If you are applying as a SOLE PROPRIETOR or BUSINESS INDIVIDUAL(S), not a Business Entity, (such as a Corporation, Partnership or LLC), please read the important information below and provide your signature as requested:

1. Married applicants may apply for separate credit;
2. You may apply for the credit in your name alone, or with someone else, regardless of your marital status, and;
3. Alimony, child support or separate maintenance income need not be revealed, if the Applicant(s) do not choose to have it considered as a basis for determining creditworthiness.

PLEASE INDICATE HOW YOU INTEND TO APPLY FOR THIS CREDIT BELOW AND PROVIDE APPROPRIATE SIGNATURES. YOU MUST SIGN THIS APPLICATION BOTH IMMEDIATELY BELOW, AND AT THE BOTTOM OF PAGE 2.

<input type="checkbox"/> I INTEND TO APPLY INDIVIDUALLY.	<input type="checkbox"/> WE INTEND TO APPLY JOINTLY/BE JOINTLY LIABLE/GUARANTEE.	
_____	_____	_____
Individual Applicant Signature	Co-Applicant/Guarantor Signature	Co-Applicant/Guarantor Signature

BUSINESS INFORMATION					
Legal Name (under which tax returns are filed)			Company (or DBA name)		
Street Address			Mailing Address (if different)		Street
City, State, Zip			City, State, Zip		
Business Phone Number ()	Business Fax Number ()	Federal Tax ID Number	No. of Owners		
Date Business Established MM _____ DD _____ YY _____			Under Current Ownership Since MM _____ YY _____		
Annual Sales/Revenues (last FULL year) \$			Annual Net Profit \$		No. of Employees
Describe Your Product/Service			Website Address		
Type of Ownership (Please provide supporting documentation, such as Articles of Incorporation, Partnership Agreement, etc.)					
Business Type (check one)	Sole Proprietorship General Partnership	Limited Partnership Corporation	S Corporation Limited Liability Co.	Other _____	
Industry Type (check one)	Media High-tech	Manufacturer Retail/Wholesale	Financial Service Business Service	Health Care Consumer Service	Other Business _____

BUSINESS DEPOSIT ACCOUNTS				
Financial Institution	Type of Account (Checking, Savings, Investment, etc)	Account Number	Average Balance	Move to FNB?
			\$	Yes No
			\$	Yes No
			\$	Yes No

CURRENT BUSINESS DEBT						
Creditor	Type of Debt (Loan, LOC, Lease)	Original Balance	Current Balance	Monthly Payment	Principal & Interest or Interest Only	Maturity Date MM/DD/YY
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
Total Owing			\$			

OTHER BUSINESS INFORMATION		If "yes" to any of these questions, explain:	
Is the business currently involved in any litigation or other legal claims?	Yes No		
Has the business or any principal ever declared bankruptcy?	Yes No		
Are there any delinquent taxes owed by the business or any principal?	Yes No		
Is the company liable on any debts not shown below?	Yes No		
Is the company or any principal contingently liable as guarantor or endorser?	Yes No		
Has the business incurred a loss in any of the last 3 years?	Yes No		
Is the business for sale or under agreement that would change ownership?	Yes No		
Has any principal transferred assets into a trust? If so, provide Trust names.	Yes No		

PERSONAL INFORMATION (ALL 20% OR MORE OWNERS TO COMPLETE. IF MORE THAN TWO, PLEASE USE SEPARATE APPLICATION AND ATTACH.)					
1.) Owner Name (please print)		% Ownership	Company Title		Social Security Number
Home Address			Date of Birth		Driver's License Number
Home Phone Number ()	Total Revolving Credit Payments (monthly) \$	Mortgage/Rent Payment (monthly) \$	Monthly Salary \$	Other Income (monthly) \$	Describe:
Financial Institution Name	Type of Account (Checking, Savings, etc.)	Account Number		Average Balance	
				\$	
				\$	
Brokerage Firm Name	Type of Account	Margin Account		Current Balance	
		Yes No		\$	
		Yes No		\$	
Have you transferred any assets into a trust? Yes No					
If yes, Name of Trust _____					
2.) Owner Name (please print)		% Ownership	Company Title		Social Security Number
Home Address			Date of Birth		Driver's License Number
Home Phone Number ()	Total Revolving Credit Payments (monthly) \$	Mortgage/Rent Payment (monthly) \$	Monthly Salary \$	Other Income (monthly) \$	Describe:
Financial Institution Name	Type of Account (Checking, Savings, etc.)	Account Number		Average Balance	
				\$	
				\$	
Brokerage Firm Name	Type of Account	Margin Account		Current Balance	
		Yes No		\$	
		Yes No		\$	
Have you transferred any assets into a trust? Yes No					
If yes, Name of Trust _____					

CREDIT AUTHORIZATION AND VERIFICATION
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Each person or entity signing this application certifies that all information provided is true and complete and authorizes **First Northern Bank** to: 1) obtain credit and employment information about each person or entity; 2) obtain credit reports and make inquiries **First Northern Bank** considers appropriate in connection with this application or review of this loan account from time to time; 3) make **First Northern Bank's** experience with this loan account and information about this application available to credit bureaus, and account information as required by law. Each person or entity acknowledges that additional information may be required in order to make a final credit decision.

Business Name _____

Authorized Signature _____ Date _____

Title _____

Print Name _____ Title _____

Authorized Signature _____ Date _____

Print Name _____ Title _____

Authorized Signature _____ Date _____

FIRST NORTHERN BANK**PERSONAL FINANCIAL STATEMENT**

Complete this form for: (1) each Proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock, or (4) any person or entity providing a guarantee on the loan.

Name

Business Phone

Address

Residence Phone

City, State, & Zip Code

Cell Phone

Business Name of Applicant/Borrower

Email Address

THIS STATEMENT IS AS OF (DATE)**ASSETS**

(Omit Cents)

Cash on hand & in Banks	\$ _____
Savings Accounts	\$ _____
IRA or Other Retirement Account	\$ _____
Accounts & Notes Receivable	\$ _____
Cash Surrender Value of Life Insurance (Section 8)	\$ _____
Stocks and Bonds (Complete in Section 3)	\$ _____
Real Estate (Complete Section 4)	\$ _____
Automobile-Present Value	\$ _____
Other Personal Property (Describe in Section 5)	\$ _____
Business Investments (Describe in Section 5)	\$ _____
Total Assets	\$ _____

LIABILITIES

(Omit Cents)

Accounts Payable	\$ _____
Notes Payable to Banks and Others (Describe in Section 2)	\$ _____
Installment Account (Auto)	\$ _____
Mo. Payments \$ _____	
Installment Account (Other)	\$ _____
Mo. Payments \$ _____	
Loan on Life Insurance	\$ _____
Mortgages on Real Estate (Describe in Section 4)	\$ _____
Unpaid Taxes (Describe in Section 6)	\$ _____
Other Liabilities (Describe in Section 7)	\$ _____
Total Liabilities	\$ _____
Net Worth	\$ _____
Total Liabilities and Net Worth	\$ _____

Section 1. Source of Annual Income

Salary	\$ _____
Interest/Dividend Income	\$ _____
Real Estate Income	\$ _____
Distributions from Partnership / LLC / S Corps	\$ _____
Other Income (Describe below)*	\$ _____

Annual Expenditures / Contingent Liabilities

As Endorser or Co-Maker	\$ _____
Legal Claims & Judgments	\$ _____
Provision for Federal Income Tax	\$ _____
Alimony/Child Support/Maintenance Expense	\$ _____
Living Expense	\$ _____

Description of Other Income in Section 1.

*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Section 2. Notes Payable to Banks and Others. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Name and Address of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured - Type of Collateral

Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed).					
Number of Shares	Name of Securities	Cost	Market Value	Date of Valuation	Total Value

Section 4. Real Estate Owned. (List each parcel separately. Use attachment if necessary.)			
	Property A	Property B	Property C
Type of Property			
Address			
Date Purchased (mm/yyyy)			
Original Cost			
Present Market Value			
Name of Lender			
Interest Rate			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment per Month/Year			
Property Held in Name of (Trust, LLC, Etc.)			
% Owned			
Gross Monthly Rent			

Section 5. Other Personal Property and Other Assets. (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and if delinquent)	

Section 6. Unpaid Taxes. (Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)	
Do you or your spouse (if applying jointly) owe any delinquent taxes? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Section 7. Other Liabilities. (Describe in detail.)	
Are you or your spouse (if applying jointly) contingently liable as a guarantor or endorser? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Section 8. Life Insurance Held. (Give face amount and cash surrender value of policies - name of insurance company and beneficiaries)	
Have you transferred your personal assets into a Trust? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If Yes, provide the name of the Trust: _____	
Bank will need applicant/borrower/guarantor to complete a Trust Certification on Bank Form.	
Are you currently involved in any litigation or other legal claims? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you ever declared bankruptcy <input type="checkbox"/> Yes <input type="checkbox"/> No	

Signature:	Date:	Social Security Number:	DOB:
Signature:	Date:	Social Security Number:	DOB:

YOUR REPRESENTATIONS AND WARRANTIES: I understand that First Northern Bank is relying on the information in this financial statement (including the designation of my property as separate or community property) in deciding to give or continue the financial accommodation or extension of credit I have requested or received. I promise that this is a true statement of my financial condition as of the date of valuations. You may rely on it as being true and correct until I otherwise notify you in writing. If any adverse changes occurs in my financial condition, or if I should file for bankruptcy or any other creditor tries to seize my property, at your election any or all of my indebtedness and obligations to you, direct or contingent, shall become due and payable immediately without demand or notice. You may retain and verify this statement. I understand that from time to time you may receive information about me from others and may answer questions from others seeking credit and experience information about me and my relationships with you. If this is a joint financial statement, these representations and warranties are from each of us. By signing above, I grant permission to First Northern Bank to pull a Consumer Credit Report in my name in support of my credit request.

SCHEDULE OF REAL ESTATE HOLDINGS

As of:

Borrowers Name: _____

(List Market Value, Mortgages, and Gross Rents at Full Value)

Property Address	Date Acquired Purchase Price	% Owned	Property Held in Name of	Current Market Value	Lender's Name	Original Amount 1st Mortgage 2nd Mortgage	Current Balance 1st Mortgage 2nd Mortgage	Monthly Payment 1st Mortgage 2nd Mortgage	Interest Rate Maturity Date	Monthly Rent Monthly NOI
TOTALS									TOTAL NOI	

Insurance Verification

Adequate insurance coverage is required on the property that will secure this loan request. The insurance policy must contain a Loss Payable Clause Endorsement naming **First Northern Bank**, its successors and/or assignees. Please provide the following information so that your insurance agent may be contacted. Your loan will not be funded unless a Certificate of Insurance is issued to **First Northern Bank**.

Insurance Co. _____ Agent's Name _____

Agent's Phone _____ Agent's Fax _____

Agent's Address _____

Policy Number _____

Insurance Co. _____ Agent's Name _____

Agent's Phone _____ Agent's Fax _____

Agent's Address _____

Policy Number _____

Signed By _____

Date Signed _____

Signed By _____

Date Signed _____