



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.



**FIRST
NORTHERN
BANK**

Business Express Application

For use with total loan relationships up to \$150,000.
Please complete the All-in-One Business Loan application
for total loan relationships exceeding \$150,000.

CUSTOMER INFORMATION

Company Name (legal name under which tax returns are filed)		Street Address, City, State, ZIP (no P.O. Boxes)		
DBA (if applicable)		Address of Use of Proceeds / Physical Location of Equipment		
Federal Tax ID #	Phone	Date Business Established ¹	Current Ownership Since ¹	
Contact Name	Contact Email Address	Contact Preferred Phone Number	# of Owners	# of Employees
Business Product or Service	Business Type: <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> S Corporation <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Non-Profit Corporation <input type="checkbox"/> C Corporation <input type="checkbox"/> General Partnership			

1: Business must be established and under current management and ownership for at least three (3) years.

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:

- Married applicants may apply for separate credit;
- You may apply for the credit in your name alone, or with someone else, regardless of your marital status, and;
- 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.

☐ I INTEND TO APPLY INDIVIDUALLY.

☐ WE INTEND TO APPLY JOINTLY/BE JOINTLY LIABLE/GUARANTEE.

X _____
Individual Applicant Signature

X _____
Co-Applicant/Guarantor Signature

X _____
Co-Applicant/Guarantor Signature

LOAN INFORMATION

Product Requested	Amount Requested	Term Requested	Loan Purpose
<input type="checkbox"/> Express Line of Credit. \$50,000 - \$150,000. Term: 6 years ²	\$	6 years ²	
<input type="checkbox"/> Express Term Loan. \$25,000 - \$150,000. Term: 1-5 years	\$		

2: Three (3) years of interest only payments, revolving, followed by three (3) years of P&I payments, amortizing.

BUSINESS FINANCIAL INFORMATION

Balance Sheet (Last Year End)	Amount	Income Statement (Last Full Year)	Amount	Collateral (Current)	Value	Existing Liens
Total Assets	\$	Annual Sales	\$	A/R	\$	\$
Total Liabilities	\$	Annual Interest Expense	\$	Inventory	\$	\$
Net Worth	\$	Annual Net Income	\$	Equipment	\$	\$

BUSINESS DEPOSIT ACCOUNTS³

Financial Institution	Type of Account (Checking, Savings, Investment, etc.)	Account Number	Average Balance	Move to FNB?
			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No

3: Auto debit from a First Northern Bank deposit account is required.

BUSINESS CURRENT DEBT

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

BUSINESS QUESTIONNAIRE

If "yes" to any of these questions, explain:

Is the business currently involved in any litigation or other legal claims?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Has the business or any principal ever declared bankruptcy?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are there delinquent taxes owed by the business or any principal?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Is the company liable on any debts not shown?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Is the company or any principal contingently liable as guarantor or endorser?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Has the business incurred a loss in the last 3 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Is the business for sale or under agreement that would change ownership?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Has any principal transferred assets into a trust? If yes, provide the Trust names.	<input type="checkbox"/> Yes <input type="checkbox"/> No	

PERSONAL INFORMATION (FOR ALL 20% OR MORE OWNERS)

OWNER 1		% Ownership	Company Title	Social Security Number	Date of Birth
Home Address (no P.O. Boxes)				Home Phone	Driver's License #
Total Monthly Debt / Credit Card Payments \$	Monthly Mortgage / Rent Payment \$	Monthly Salary \$	Other Monthly Income \$	Describe Other Income	
OWNER 2		% Ownership	Company Title	Social Security Number	Date of Birth
Home Address (no P.O. Boxes)				Home Phone	Driver's License #
Total Monthly Debt / Credit Card Payments \$	Monthly Mortgage / Rent Payment \$	Monthly Salary \$	Other Monthly Income \$	Describe Other Income	
OWNER 3		% Ownership	Company Title	Social Security Number	Date of Birth
Home Address (no P.O. Boxes)				Home Phone	Driver's License #
Total Monthly Debt / Credit Card Payments \$	Monthly Mortgage / Rent Payment \$	Monthly Salary \$	Other Monthly Income \$	Describe Other Income	

CREDIT AUTHORIZATION AND VERIFICATION

This application is submitted on behalf of the business loan applicant identified above ("Applicant") pursuant to authority granted by the Applicant to each of the persons who have signed this application immediately below. First Northern Bank ("Bank") is authorized to obtain whatever information concerning Borrower that Bank deems appropriate to the consideration of this application and for later monitoring if credit is extended to Applicant, from whatever sources Bank deems appropriate. Each person who signs this application on behalf of Applicant authorizes Bank to obtain consumer credit reports and seek other information pertaining to the signer whether or not he or she will be a guarantor of or otherwise liable for Applicant's obligation to the Bank. The Bank is also authorized to furnish information to others concerning the business relationship between the Bank and Applicant/Borrower and/or the persons who have signed on Applicants behalf.

The signers below certify on their own behalf and on behalf of Applicant that all of the statements above and on any other document provided to Bank in connection with this application are true and complete as of the date given and they agree to notify Bank promptly of any adverse change in Applicant's or their own financial condition.

Authorized Signature	Authorized Signature	Authorized Signature
x	x	x
Full Legal Name	Full Legal Name	Full Legal Name
Title	Title	Title
Date	Date	Date

PLEASE CONTACT ME FOR ASSISTANCE:

Name	Email Address	Phone Number