



*You can't be the best...
if you're only the same.*

Financial Requirements

Oak Bank appreciates the opportunity to make a lending proposal to you and your business. We have provided a checklist for your convenience. Print out the list and use it as a tool to help you gather all the necessary information. The type of financing needed and the size of the loan request, will determine which of the following materials you will be requested to submit.

- Current personal financial statement(s)-(___ borrower ___ guarantors).
___ Or, download and use our [Individual Financial Statement.pdf](#).
- A copy of your last personal Federal Income Tax Return(s).
- Explanation of the use of the funds to be borrowed.
- Collateral to be offered.
- Profit & loss statement for last three fiscal year-ends.
- A copy of the business's last Federal Income Tax Return.
- For the current fiscal year, an interim statement within 60 days of the loan application.
- A listing & aging of accounts receivable.
- A listing & aging of accounts payable.
- Copy of Articles of Incorporation, Operating Agreement, or Partnership Agreement.
- Description of tentative building lease terms or furnish copy of lease.
Written estimates from suppliers or contractors for any equipment or construction costs to be paid with loan proceeds.
- Business history and/or business plan. (New businesses only.)
- Resume of key personnel. (New businesses only.)
- A monthly projection of the income & expense of your business for the next 12 months.
(New businesses only.)
- Opening balance sheet (New businesses only).

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