



5 Easy Steps to Your Loan

The following is a checklist for each step of the process to obtain financing for your equipment purchase. We strive to make this process as quick and easy as possible.

1. ____ **Application:** Complete, sign, and submit the Credit Application. Once we have a fully completed and signed application we generally can get back to you within a few business hours.
 - a. If you selected Pre-Approval in the application you are done until you find the equipment you are looking for and we will get back to you on the Pre-Approval.
 - b. If you selected Loan Approval, once you receive approval, we move on to step two.
2. ____ **Verification:** Once approved, you can tell your dealer that you have already made arrangements for financing, and you will forward a copy of your signed purchase agreement from the dealership to us to verify the transaction details, serial numbers, etc.
3. ____ **Document Delivery:** We will deliver your loan documents to you via secure email, or US Mail. If you request overnight delivery via a carrier such as FedEx, those charges will be added to your loan amount.
4. ____ **Execute Documents:** You will return the signed documents to us. All documents must be signed appropriately to move on to step 5.
5. ____ **Disburse Funds:** We will disburse the loan amount to the dealer in the form of a Cashier's Check.

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- Business Hours: M-F 8:00am – 5:00pm excluding federal holidays recognized by the Federal Reserve Bank.
 - After Pre-Approval you will need to re-submit the application with the final Transaction Information completed and selecting "Loan Approval" and de-selecting "Pre-Approval" before we can begin step two.
 - Faxed copies are acceptable; however quality can vary dramatically depending on the quality or type of original document as well as the fax machine itself. We are not responsible for delays resulting from poor quality faxes.
 - Geographic restrictions may apply.
 - A minimum loan amount of \$20,000.00 is required to qualify for the program rate and a minimum loan amount of \$5,000.00 is required to be considered for approval.
 - Additional financial information may be requested in the loan amount exceeds \$200,000.00.



McCook National Bank
 220 Norris Ave; PO Box 1208
 McCook, NE 69001-1208

Phone 1-800-595-9286
 Fax 1-308-345-3767
 Email mnbe@mnb1.com

Credit Application
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Applicant Information: (If legal entity, personal information is required in the Co-applicant section.)

Last Name/Entity Name	First Name	MI	SSN/Tax ID	Birth Date
Physical Address	City	State	Zip	County
Mailing Address (if different from physical address)	Contact Phone #		Email Address	
Entity Type				

Co-applicant's Information: (if address is different from above, please provide)

Last Name	First Name	MI	SSN/Tax ID	Birth Date
Physical Address	City	State	Zip	County
Mailing Address (if different from physical address)	Contact Phone #		Email Address	

Financial Information: (If total debt with MNB exceeds \$200,000.00, additional financial information may be required.)

Total Assets	Gross Annual Farm Income	Have you ever filed bankruptcy?
Total Liabilities	Gross Annual Other Income	Current judgments against you?
Net Worth	# Years in Business	
Main Lending Reference	Reference Contact Person	Reference Phone #

Transaction Information:

Dealership Name	Sales Person	Phone #	Fax #	Check One: Pre-Approval Loan Approval		
Address	City	State	Zip			
Purchase: (estimate for pre-approval)		Trade-In: (estimate for pre-approval)		Total Sales Price		
New/Used	Year	Make & Model	New/Used	Year	Make & Model	Trade-In Allowance
Serial/VIN #	Equipment Type		Serial/VIN #	Equipment Type		Trade-In Payoff
Current Lienholder on Trade-In	Lienholder Contact Person		Lienholder Phone #		Down Payment	
Desired Interest Rate Type (Fixed or Variable)	Desired Loan Term (3, 4 or 5 years)	Desired Payment Frequency (monthly, quarterly, annually)	Desired 1st Payment Date		Total Financed	

Signatures & Authorization:

I/We acknowledge that I/We are requesting financing based upon my/our financial strength, and certify that the information provided is accurate. I/We understand that I/We may be required to supply additional information and/or security to complete financing request. I/We authorize Lender to make credit checks or inquiries concerning my/our creditworthiness, credit standing, general reputation, and references on any loan application and any loan resulting from said application. Creditors, credit and employment references, government authorities and others are hereby authorized to disclose to Lender any information relative to any of my/our loans, accounts, purchases, other financial transactions, production or marketing information, or other pertinent information, whether past, present or future. Lender is authorized to share with credit reporting agencies and creditors information regarding this extension of credit and my/our general credit history. Photocopies of this authorization may be presented to and relied upon as evidence of my/our authorization to release information to Lender. **See reverse side (or page 2) for important notices.**

Applicant's Signature	DATE	Co-Applicant's Signature	DATE
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The undersigned applicant(s) acknowledge and agree to the following conditions as part of the application:

If your application to McCook National Bank (MNB) for credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact McCook National Bank, attn: Business Banking Manager, P.O. Box 1208 McCook, Nebraska 69001-1208 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for denial within 30 days of receiving your request. You may also call us at 1-800-595-9286.

NOTICE: The Federal Equal 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 the creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

The USA PATRIOT act requires all financial institutions to obtain, verify, and record information that identifies each person (including business entities) who opens an account. What this means for you: When you open an account, we will ask for your name, physical address, date of birth, taxpayer identification number, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know if additional information is required.

Notice: Applicants should understand that the credit decision related to the signed application is at the sole discretion of McCook National Bank under its credit/lending policy. The Dealer in no way has been authorized to extend commitments for financing or any terms in relation to this application. MNB shall not be liable or responsible for any representation, guarantee, or warranty in relation to any items financed through the Program.

Applicants authorize MNB to disburse the proceeds of the applicant's loan directly to the Dealer in accordance to the purchase order provided at the time of application.