

Prepare for a smooth application process. Here are the steps.

1. Get your paperwork ready.

For all business loans, be prepared to provide the following documents if asked:

- Most recent tax return (business and personal)
- Personal financial summary
- Current balance sheet
- Current profit and loss
- Current debt schedule
- Entity documents

For a vehicle or equipment loan, you will also need:

- Collateral description (include signed purchase order and/or bill of sale)
- Title documents
- Insurance certificate
- Collateral valuation (upon request)
- Odometer statement (if applicable)

2. Are you applying for a loan of \$50,000 or more? If so, please contact a BECU Business Specialist ahead of time. Visit <https://www.becu.org/forms/business-services-contact-us> or call 800-704-8080.

3. If you're not already a BECU Business member, apply for membership.

To apply online, visit <https://www.becu.org/business-banking/business-membership>.

To apply in person:

- Refer to the Business Membership and Account Opening Checklist*.
- Complete the Business Membership Application*.
- Return the application in person at any BECU location, or schedule a video banking appointment at <https://www.becu.org/support/video-banking>.

* The checklist and application are available at <https://www.becu.org/support/business-forms> or at any BECU location.

4. Apply for your loan.