

Business Loan Checklist

Centris Federal Credit Union cares about our community and its growth. Our local decision makers will work directly with you and offer faster loan decisions to build, buy or refinance to help you grow your business.

Commercial Real Estate
Vehicle Loans
Lines of Credit

Equipment Loans
Refinances of Existing Commercial Loans
Credit Cards

For all commercial loan requests, you must have the following:

- A completed commercial loan application
Applications can be obtained at any CFCU branch or at centrisfcu.org
- A copy of the last two years' business and personal tax returns, including all schedules
- Current interim business financial statement
- Completed personal financial statement for each business owner
Forms can be obtained at any CFCU branch or at centrisfcu.org
- Current debt schedule
Forms can be obtained at any CFCU branch or at centrisfcu.org
- Business plan
If in business less than 24 months
- Rent roll or accounts receivable aging and accounts payable aging (if applicable)
- Visa credit card application - if applicable
Applications can be obtained at any CFCU branch or at centrisfcu.org
- Business verification:
 - Corporation - recorded Articles of Incorporation and ByLaws*
 - Limited Liability Company - recorded Articles of Organization or Certificate of Organization and Operating Agreement*
 - Partnerships - Partnership Agreement, if one was signed*
 - Business EIN/TIN number*

For more information, visit centrisfcu.org. You may also call one of our commercial lenders:

OJ Spooner: (402) 758-6502 • Terry Zaback: (402) 758-6563



Commercial Lending: 11718 M Circle Omaha, NE 68137-2219

