

# Commercial Loans

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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 [www.centrisfcu.org/commercial](http://www.centrisfcu.org/commercial)*
- 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  
*Personal financial statement can be obtained at any CFCU branch or at [www.centrisfcu.org/commercial](http://www.centrisfcu.org/commercial)*
- Current debt schedule  
*Debt schedules can be obtained at any CFCU branch or at [www.centrisfcu.org/commercial](http://www.centrisfcu.org/commercial)*
- 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  
*Visa application can be obtained at any CFCU branch or at [www.centrisfcu.org/commercial](http://www.centrisfcu.org/commercial)*
- 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, log on to [www.centrisfcu.org/commercial](http://www.centrisfcu.org/commercial). You may also call one of our commercial lenders at the phone numbers listed below.



11718 M Circle Omaha, NE 68137-2219

OJ Spooner: (402) 758-6502 • Robert Tatten: (402) 758-6517 • Terry Zaback: (402) 758-6563

