



# ONLINE COMMERCIAL LOAN APPLICATION JOB AID

Business Online Banking Portal



July 2022

# ONLINE COMMERCIAL LOAN APPLICATION

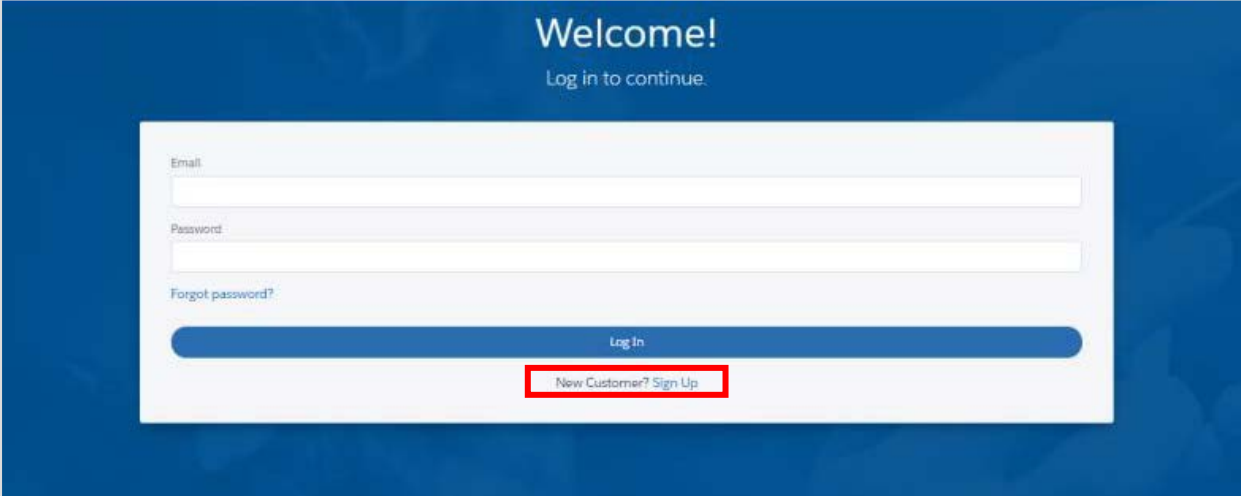
We're Ready to Help You Navigate your Financial Loan Needs!

- **Log in Page:** The Online Commercial Loan Application can be accessed from the link emailed to you by your banker. The loan application typically takes about 10-15 minutes.

If you are a returning user, enter your username and password previously created.

**Note: the username and password is not your Investar online banking login info.**

For first time log in, select the option to sign up as a New Customer.



The screenshot shows a login page with a blue background. At the top, it says "Welcome!" and "Log in to continue." Below this is a white login form with the following elements: an "Email:" label and a text input field; a "Password:" label and a text input field; a "Forgot password?" link; a blue "Log In" button; and a "New Customer? Sign Up" link which is highlighted with a red box.

- **New Customer Self-Registration Page:** Select the applicable product you are interested in.

Get your Small Business Banking Loan

The application typically takes about 10-15 minutes.

What product are you interested in?

- Business Credit Cards
- CD/Savings Secured Line of Credit
- CD/Savings Secured Term Loan
- Commercial Lot
- Equipment, Auto, HD Truck & Trailer
- Farmland or Acreage
- Real Estate - (5+ Units) Term Loan
- Real Estate - 1 -4 Family Term Loan
- Real Estate - Non Owner Occupied Commercial Building
- Real Estate - Owner Occupied Commercial Building
- Residential Lot
- Unsecured Line of Credit
- Unsecured Term Loan

- Type in your first & last name, email address, & mobile number. Create a password using the password requirements listed. All password requirement circles with a check mark has to be **green** for the password to be accepted and be allowed to move forward with the application. Once your password meets all requirements, retype your password to ensure password accuracy.

First Name

Last Name

Email

Mobile

Create a Password

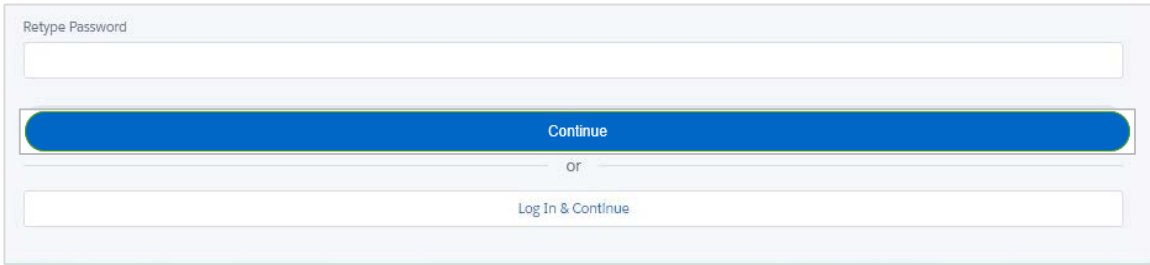
**Passwords should be at least:**

- ✓ 8 characters
- ✓ 1 lowercase letter
- ✓ 1 uppercase letter
- ✓ 1 number
- ✓ 1 special character (!# \$ % - \_ = + < >)

Create a unique password and use it for this site only.

Retype Password

- Once all required fields are answered, the Continue button will turn blue to click.



Retype Password

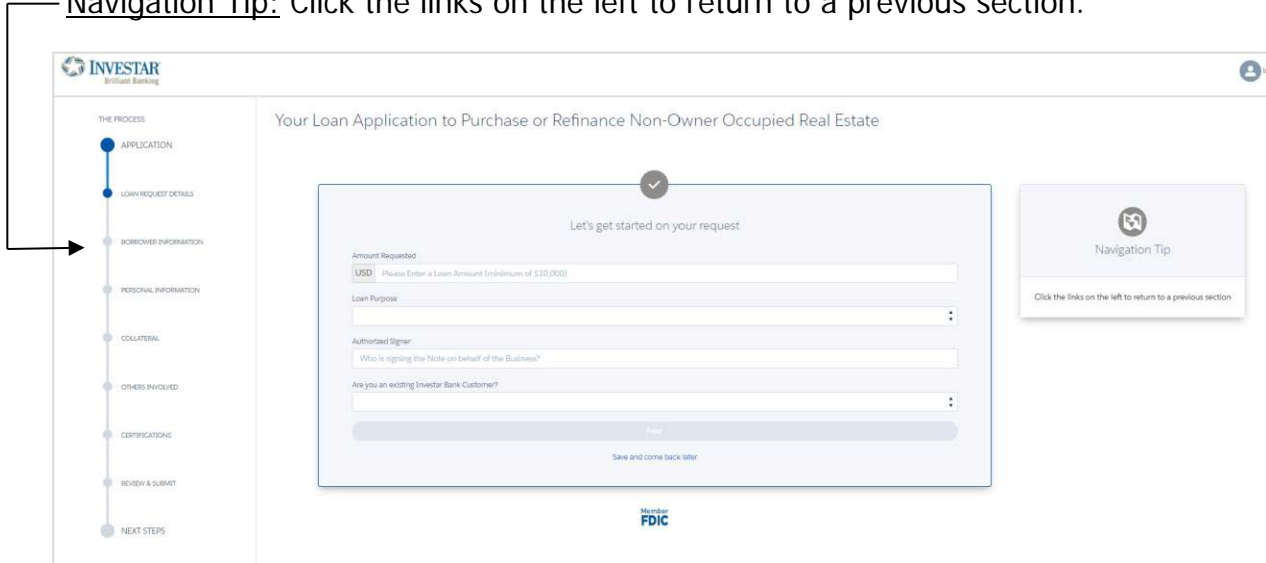
Continue

OR

Log In & Continue

- **Loan Request Details:** To help us determine the terms of the loan that best meet your needs, enter the Amount Requested, Loan Purpose, authorized signer and if you are an existing Investar Bank customer. Click the Continue bar once it turns blue.

Navigation Tip: Click the links on the left to return to a previous section.



INVESTAR  
Brilliant Banking

THE PROCESS

- APPLICATION
- LOAN REQUEST DETAILS
- BORROWER INFORMATION
- PERSONAL INFORMATION
- COLLATERAL
- OTHERS INVOLVED
- CERTIFICATIONS
- REVIEW & SUBMIT
- NEXT STEPS

Your Loan Application to Purchase or Refinance Non-Owner Occupied Real Estate

Let's get started on your request

Amount Requested  
USD Please Enter a Loan Amount (minimum of \$10,000)

Loan Purpose

Authorized Signer  
Who is signing the Note on behalf of the Business?

Are you an existing Investar Bank Customer?

Save and come back later

Navigation Tip  
Click the links on the left to return to a previous section

Member FDIC

- **Business Information:** Tell us about your business so we can verify your business and confirm eligibility. Once all information is entered the Continue bar will turn blue. Click Continue.

**INVESTAR**  
Business Banking

amy mac

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Your Loan Application to Purchase or Refinance Non-Owner Occupied Real Estate

**Tell us about your business**  
We'll use this information to verify your business and confirm your eligibility

Borrower Name  
Enter the name of the business or individual that will be the borrower

Doing Business As  
If you are a DBA, please enter the name of the DBA

Tax Identification Number

Legal Entity Type

Business Description  
Describe the actuality, product or service the business offers

NAICS  
Select if known

Date Business Opened

W9XXXX

Borrower Phone

Number of Employees

**Navigation Tip**  
Click the links on the left to return to a previous section

- **Personal Information:** Tell us about yourself. We need to know a bit about the person representing the business.

**INVESTAR**  
Business Banking

amy mac

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Your Loan Application to Purchase or Refinance Non-Owner Occupied Real Estate

**Tell us about yourself**  
We need to know a bit about the person representing the business.

Position

Ownership Percent

First Name

Last Name

Social Security Number (SSN)  
XXX-XX-XXXX

**Contact Information**

Mailing Street

City

State ZIP

Primary Telephone Number

**Navigation Tip**  
Click the links on the left to return to a previous section

- **Collateral:** Select the 'Add New' button and the collateral you would like to add to your loan. Click the Next bar once it turns blue.

Note: If this is an unsecured loan request, you can skip the collateral section.

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Your Loan Application to Purchase or Refinance Non-Owner Occupied Real Estate

Let's talk collateral  
Select the collateral you would like to add to your loan  
To continue with your application, add collateral.

Add New

Next

Save and come back later

Member  
FDIC

- **Add Collateral Screen:** Select the collateral you would like to add to your loan and enter applicable information. Click the Next bar once it turns blue.

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Your Loan Application to Purchase or Refinance Non-Owner Occupied Real Estate

Let's talk collateral  
Select the collateral you would like to add to your loan

Collateral Type  
Investor - Office Building

Market Value  
USD 1,235,678.00

Street Address  
123 street

City  
demo

State  
NE

Zip Code  
12345

What Lien Position will Investor hold?  
1st

Current Lien Holder  
Who holds the current lien? If none, leave blank

Current Balance of the Note  
USD

Next

- Overview with Collateral:** Verify the added collateral for accuracy. Click the Edit button to edit any of the displayed collateral information. Click the Remove button to remove the displayed collateral. If you want to add additional collateral, click the 'Add New' button. If all of the collateral information displayed is accurate and you are finished adding collateral, click the blue 'Next' bar.

Let's talk collateral

Select the collateral you would like to add to your loan

YOUR ADDED COLLATERAL

 Investor - Office Building	Market Value	USD 1,235,678.00	Lien Position	1st	<input type="button" value="Edit"/> <input type="button" value="Remove"/>
	Current Lien Holder		Current Balance of the Note	USD	
	Address	123 street demo, NE 12345			

[Save and come back later](#)

- Additional Borrowers and Guarantors:** Additional borrowers can be added by selecting 'Add Another Borrower or Guarantor'. If no other borrowers or guarantors, click the blue 'Skip' button.

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THE PROCESS

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- CERTIFICATIONS

Your Loan Application to Purchase or Refinance Non-Owner Occupied Real Estate

Borrowers & Guarantors

Please add, excluding yourself, any additional guarantors and borrowers for the loan.

[Save and come back later](#)

Member  
FDIC

- **Additional Borrowers and Guarantors:** Add any applicable additional guarantors and borrowers for the loan. Any added guarantor or borrow will receive an email. Additional borrowers will also need to register before the loan can be decided.

Once the 'Next' bar turns blue, click 'Next'.

- **Certifications:** You must select 'View and Accept' and scroll to the bottom of each document in order to complete the certification. Once all three acknowledgements are viewed and accepted, the 'Next' bar at the bottom will turn blue and can be clicked to go to the next screen.

ke changes.



Does everything look right?

### Loan Request Details

Edit

Loan Amount  
USD 12,599.00  
Authorized Signer  
Larry

Loan Purpose  
Working Capital  
Existing Investor Bank Customer

### Business Info

Edit

Relationship Name  
LMR LLC  
Tax Identification Number  
\*\*\*\*2341

Doing Business As  
Larry Mac Racing

Relationship Type  
Limited Liability company  
NAICS  
611692 - Automobile Driving Schools

Business Description  
job aid creation  
Date Business Opened  
1/1/2000

Borrower Phone  
9102222222  
Gross Revenue  
USD 1,234,556.00

Number of Employees  
12  
Business Net Income  
USD 12,345.00

Where is your business located?

Country  
Are you applying jointly?  
No

Billing Address  
Authorized Signer  
Larry

### Personal Information

Edit

Connecting to Role  
General Partner

Ownership Percent  
100.00 %

First Name  
larry  
SSN  
\*\*\*\*3123

Last Name  
mac

Contact Information

Primary Telephone Number  
Home Phone  
Birthdate  
1/2/2000

Phone  
9100001111  
Mailing Address  
123 d drive  
anywher, ny 12345

### Certifications

Edit

### Collateral

Edit



Investor - Office Building

Market Value  
USD 1,235,678.00

Current Lien Holder

Address  
123 street  
demo, NE 12345

Lien Position  
1st

Current Balance of the Note  
USD

### Others Involved

Edit

Guarantor  
Mike Stop

Submit Application

Save and come back later

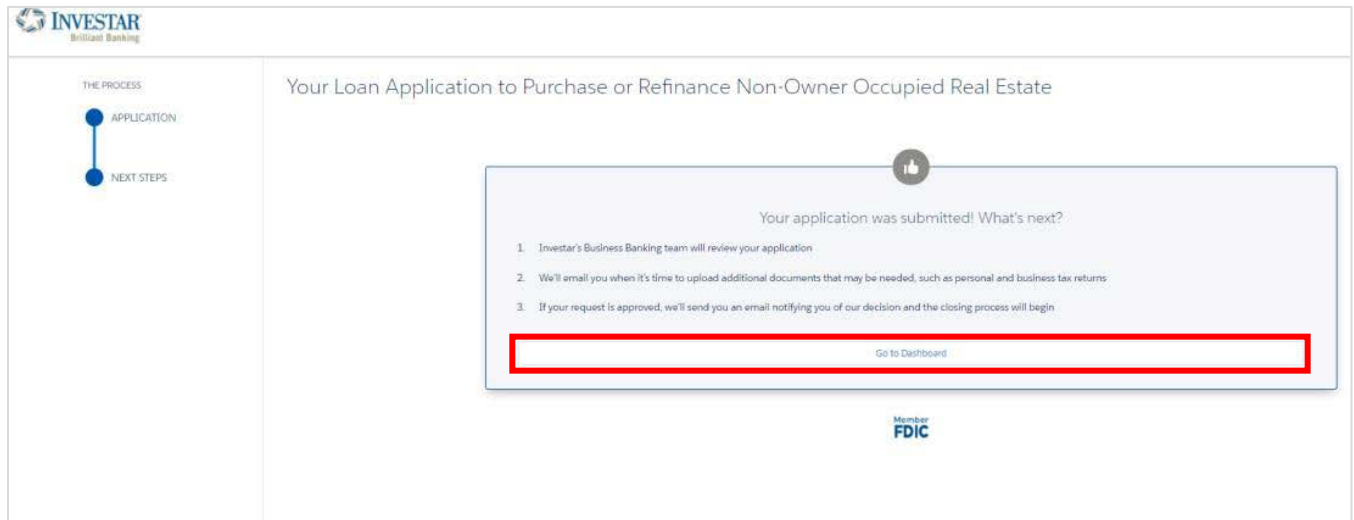
- **Next Steps:** Once you click the blue 'Submit Application' button, next steps are displayed on the screen.

1. Investar's Business Banking team will review the application
2. We'll email you when it's time to upload additional documents that may be needed such as personal and business tax returns
3. If your request is approved, we'll send you an email notifying you of our decision and the closing process will begin.

NOTE: You should receive a welcome email from Investar Bank Customer Service. If you do not receive the welcome email, please check the following:

- Check your junk/spam email
- If applying from your place of employment, engage your IT department to ensure the email is not being blocked.

- To review your application on your 'Dashboard', click the 'Go to Dashboard' button.



- **Dashboard:** Your dashboard lets you upload documents, check the status of your products, and keep in touch!

Find required tasks for loan processing under your To-Do List

View approved loan amount, rate, & term

The screenshot shows the top section of the dashboard. At the top, a blue banner reads "Welcome to your dashboard" and "Thanks for visiting. Upload documents, check the status of your products, and keep in touch!". Below this, there are two main sections. On the left, a "TO-DO LIST" section is highlighted with a red box, containing an "Upload Documents" button also highlighted with a red box. Below this is a "Additional Documents" area with a "DRAG & DROP or browse" button. A blue callout box points to this area with the text "Upload required documents". On the right, a "YOUR PRODUCTS" section is highlighted with a red box, showing a product card for "Non-Owner Occupied Real Estate Te..." with a progress bar and buttons for "Application", "Underwriting", "Processing", and "Complete". A blue callout box points to the top right of this section with the text "View approved loan amount, rate, & term".

- **Marketplace:** Once you are a registered user of the portal, you can apply for future loan requests using the Marketplace link.

The screenshot shows the top right corner of the dashboard. The "INVESTAR" logo is on the left. In the top right, there are links for "Dashboard" and "Marketplace", with "Marketplace" highlighted by a red box. A user profile icon for "sary mac" is also visible. Below the navigation bar, the main content area shows a list of loan products, each with an "Apply" button. The products listed are: Business Credit Cards, Commercial Lot, Farmland or Acreage, Lines of Credit secured by CD or Savings, Non-Owner Occupied Real Estate Term Loan, and Owner Occupied Real Estate Term Loan.

# We're Here to Help!

Contact your local banker or 866.604.2006 to be directed to your local branch for additional application assistance or further commercial online loan application details.

## ONLINE COMMERCIAL LOAN APPLICATION



866.604.2006  
InvestarBank.com



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