ONLINE COMMERCIAL LOAN APPLICATION & PORTAL GUIDE

Business Online Banking Portal

October 2023

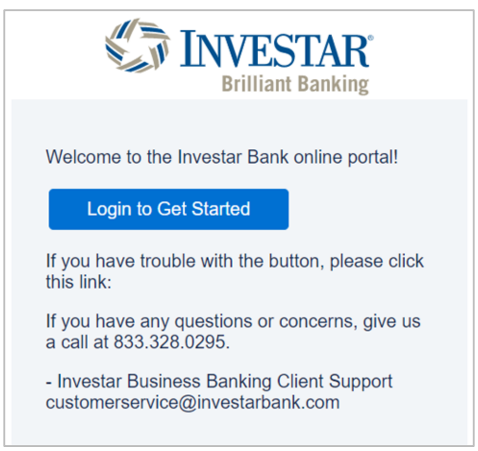
ONLINE COMMERCIAL LOAN APPLICATION

We’re Committed to Help You Navigate Through All of Your Business Borrowing Needs

Investar is committed to helping businesses navigate business loan options. We have created a Business Customer Loan Portal to streamline the process and provide our customers a centralized location to receive status updates, upload required documents, and easily work through the loan process. The below guides and tools will help you learn how to navigate our Customer Loan Portal and the most of your loan processing experience.

Portal Access

- To access the Business Loan Customer Portal for the first time, click the Portal link in the email sent to you from your lender. Be sure to check your spam folder if you do not receive the link email in your inbox.



Note: once you have accessed the portal through the lender’s email and set up a portal password, you can access the customer portal by visiting

https://investarbank.my.site.com

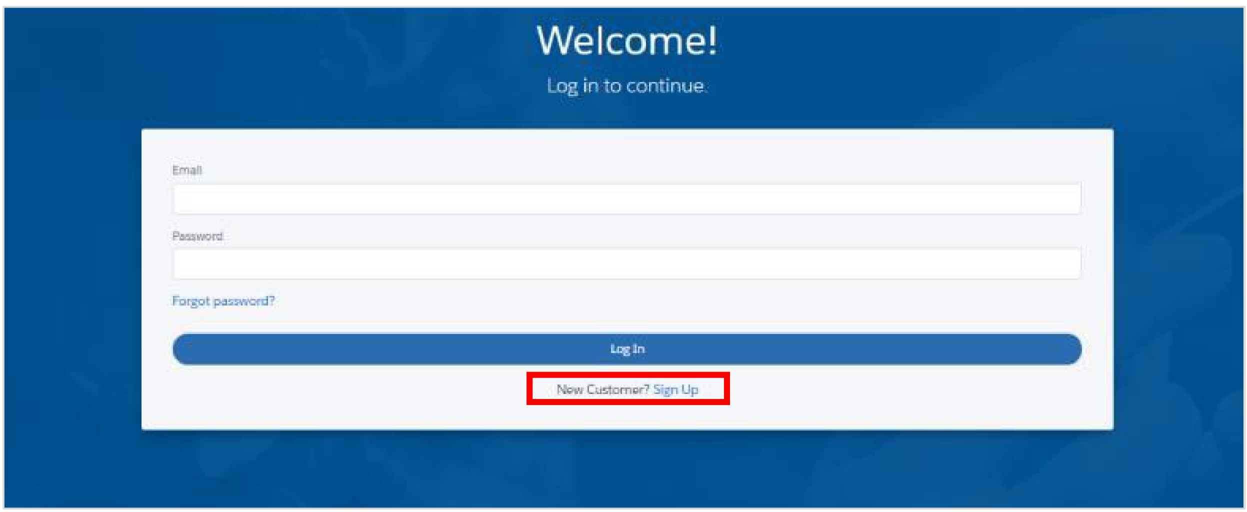
APPLICATION PROCESS

- **Log in Page:** The loan application typically takes about 10-15 minutes.

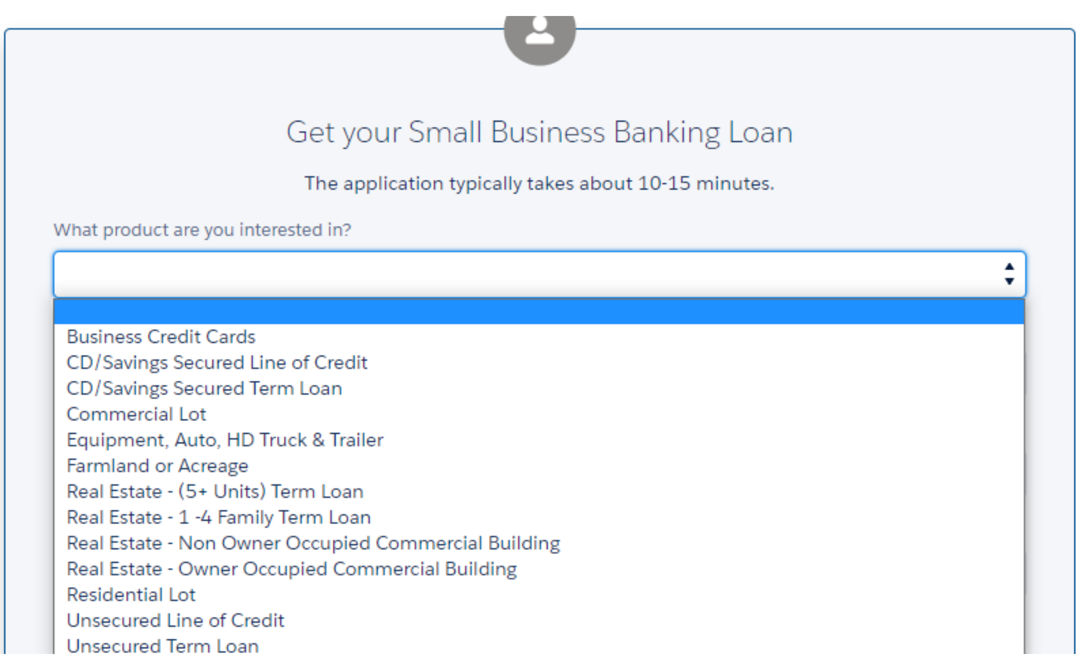
  If you are a returning user, enter your username and password previously created.

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

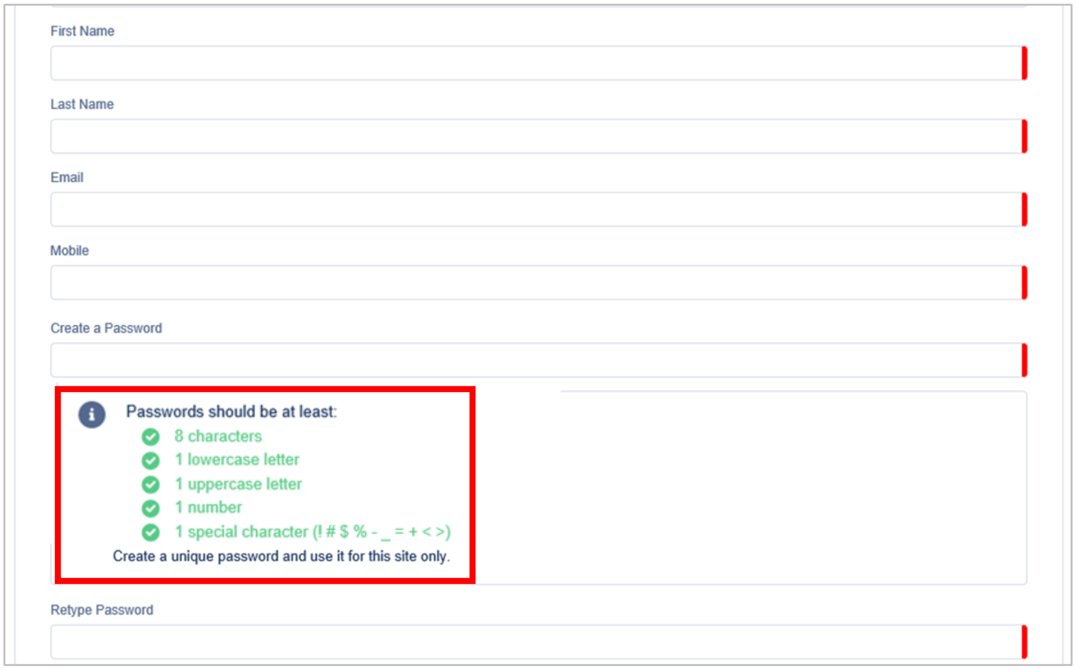
  For first time log in, select the option to sign up as a New Customer.



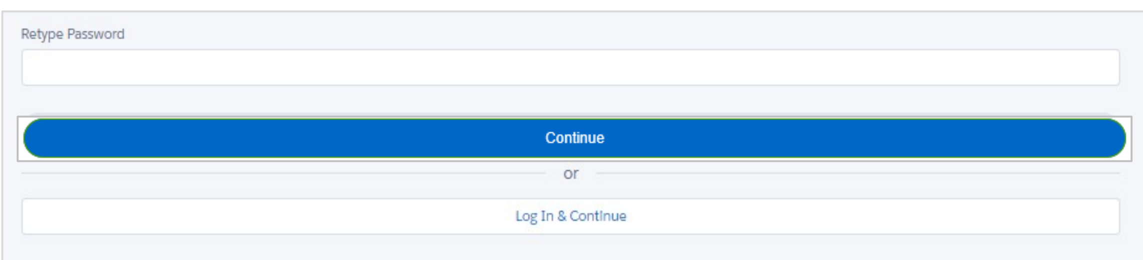
- **New Customer Self-Registration Page:** Select the applicable product you are interested in.



- 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.

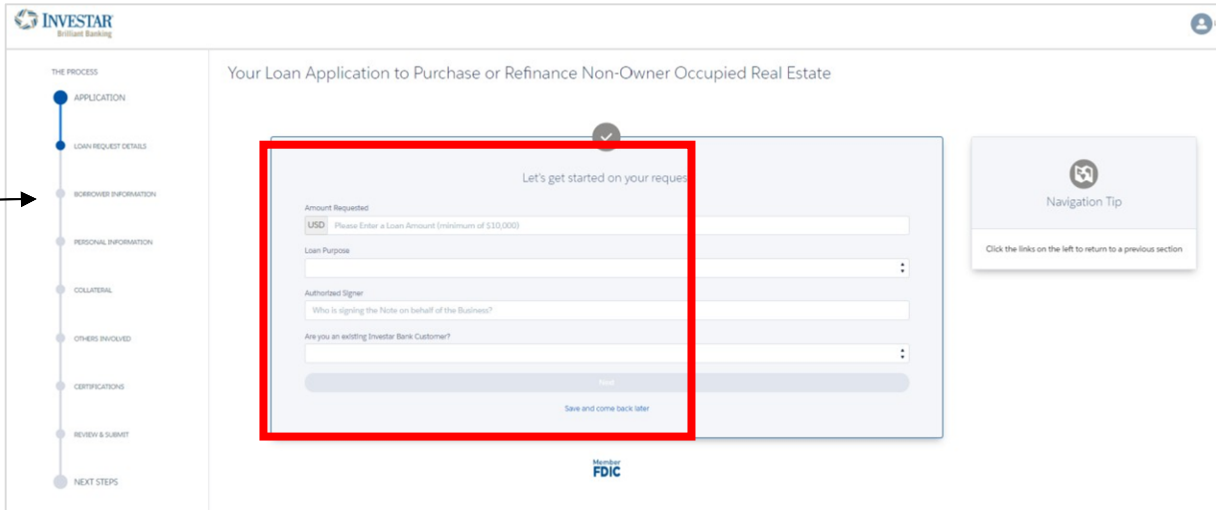


- Once all required fields are answered, the Continue button will turn blue to click.

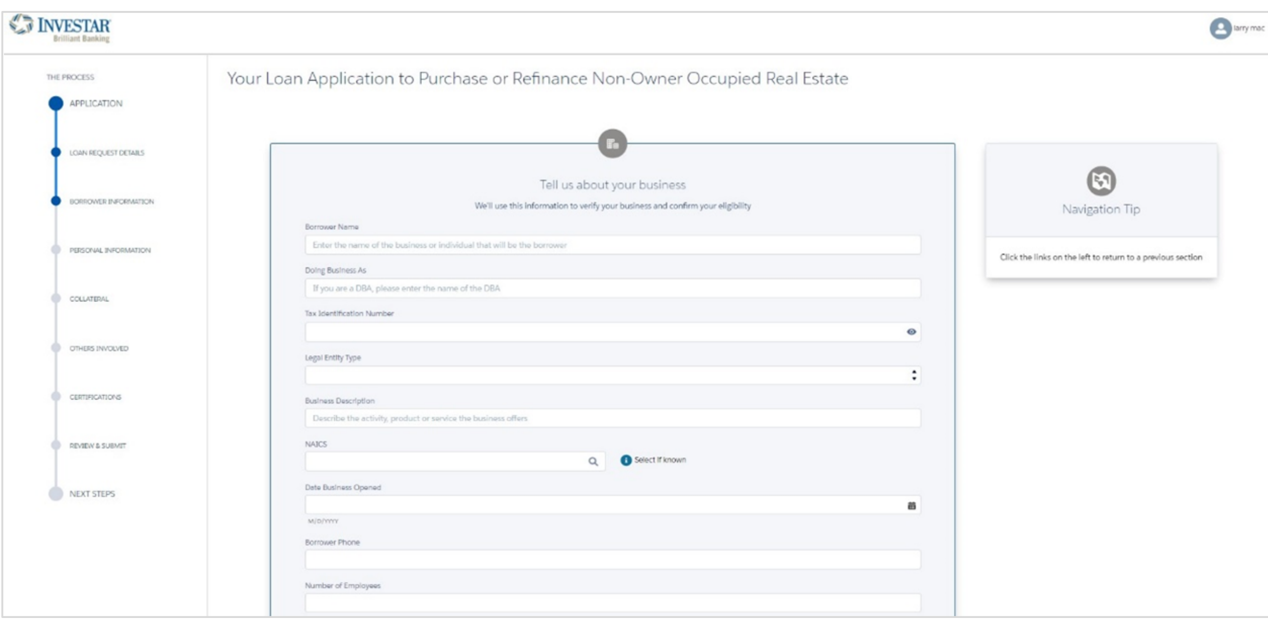


- **Loan Request Details:** To help us determine the terms of the loan that best meet your needs, enter the Amount Requested, Loan Purpose, authorized signer and if you are an existing Investar Bank customer. Click the Continue bar once it turns blue.

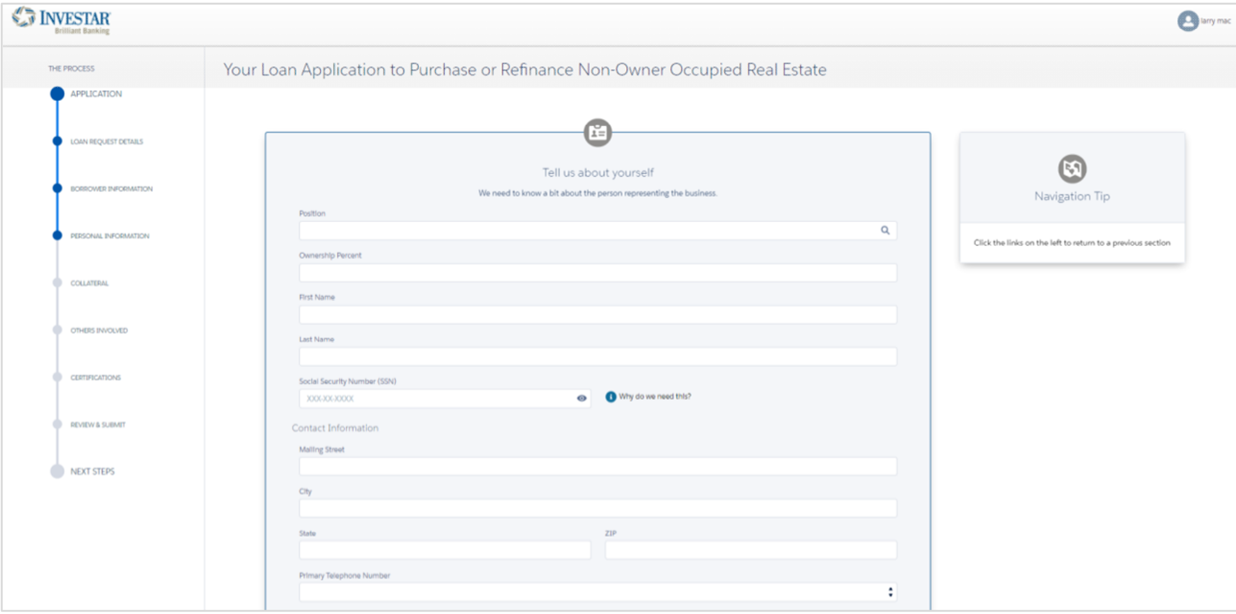
Navigation Tip: Click the links on the left to return to a previous section.



- **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.

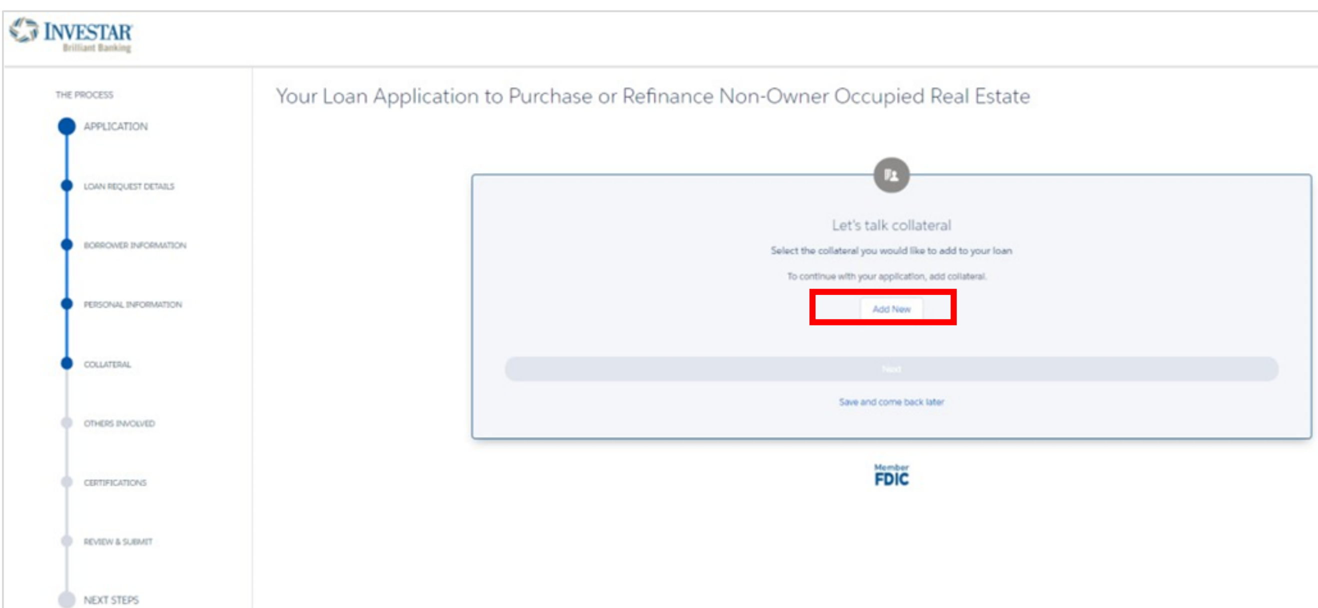


- **Personal Information:** Tell us about yourself. We need to know a bit about the person representing the business.

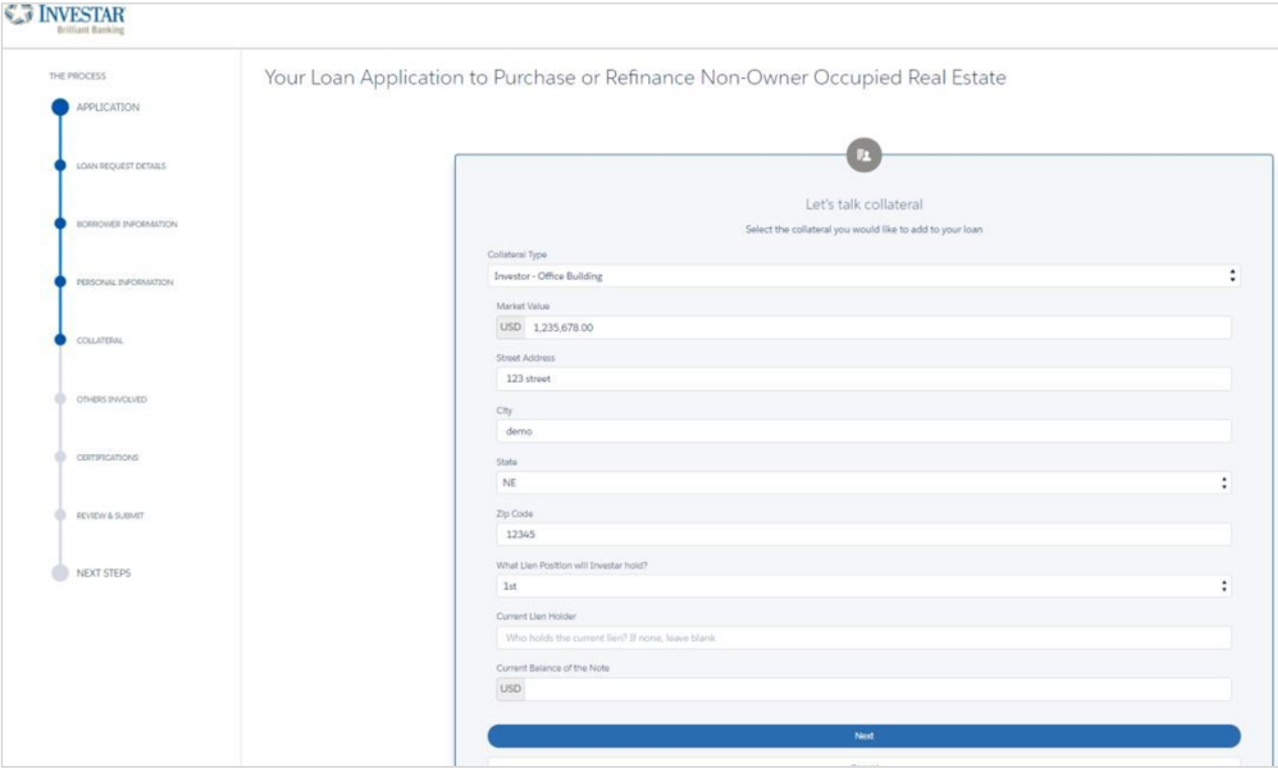


- **Collateral:** Select the 'Add New' button and the collateral you would like to add to your loan. Click the Next bar once it turns blue.

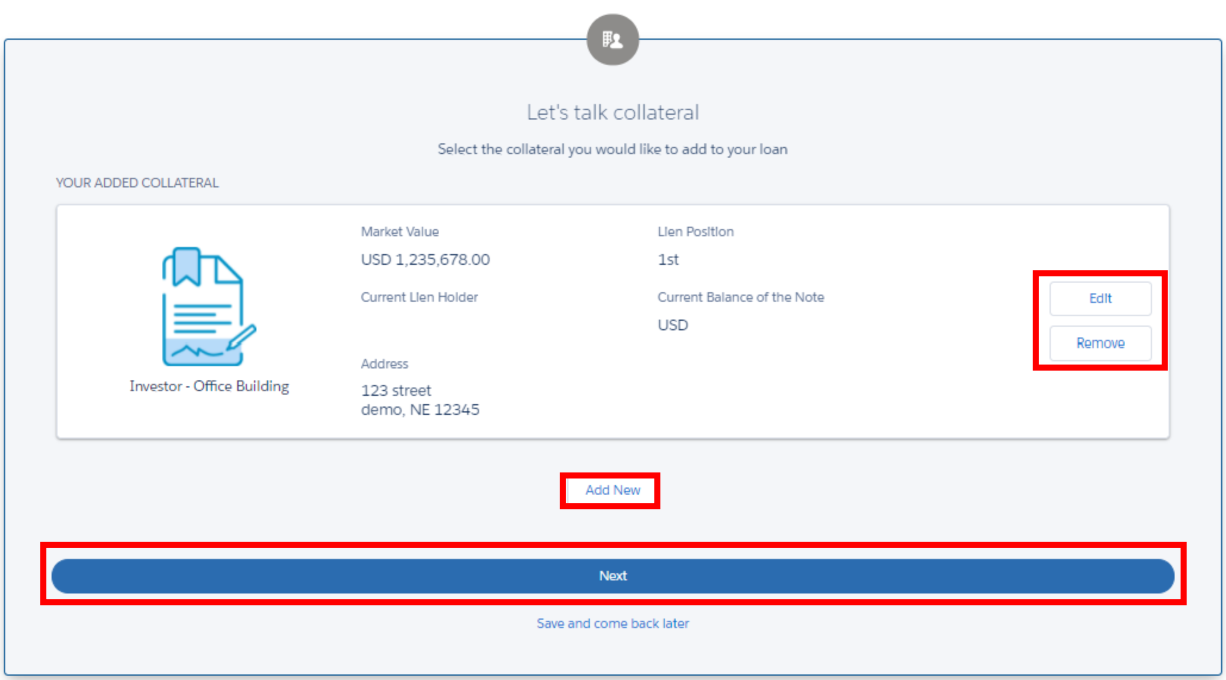
  Note: If this is an unsecured loan request, you can skip the collateral section.



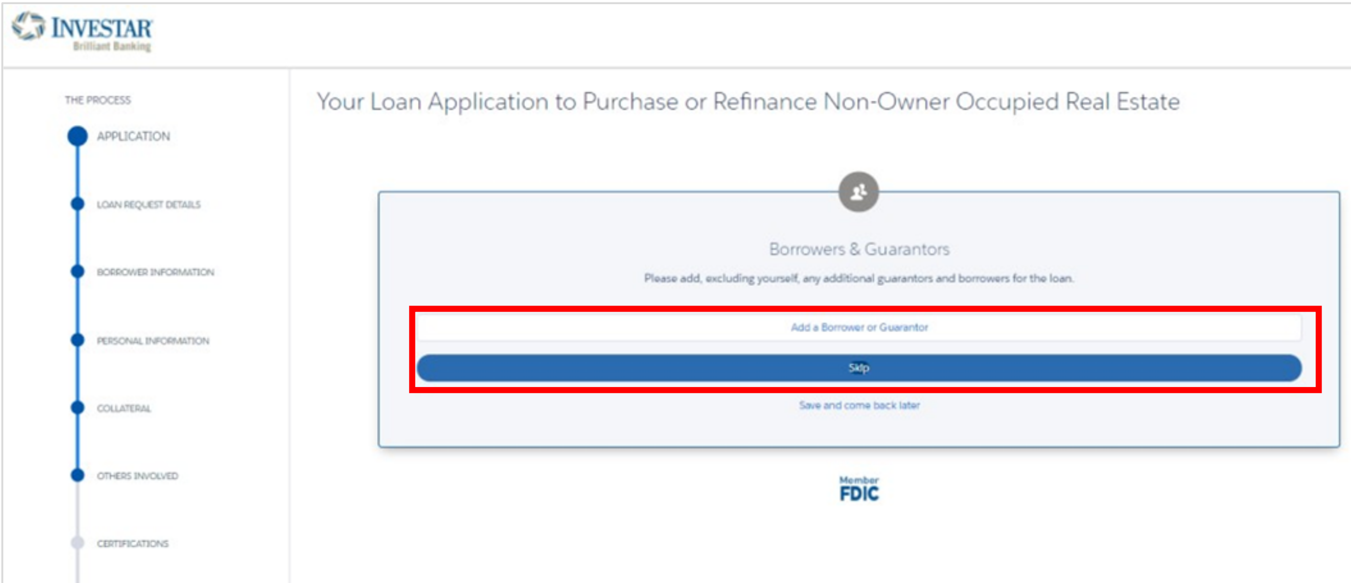
- **Add Collateral Screen:** Select the collateral you would like to add to your loan and enter applicable information. Click the Next bar once it turns blue.



- **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.

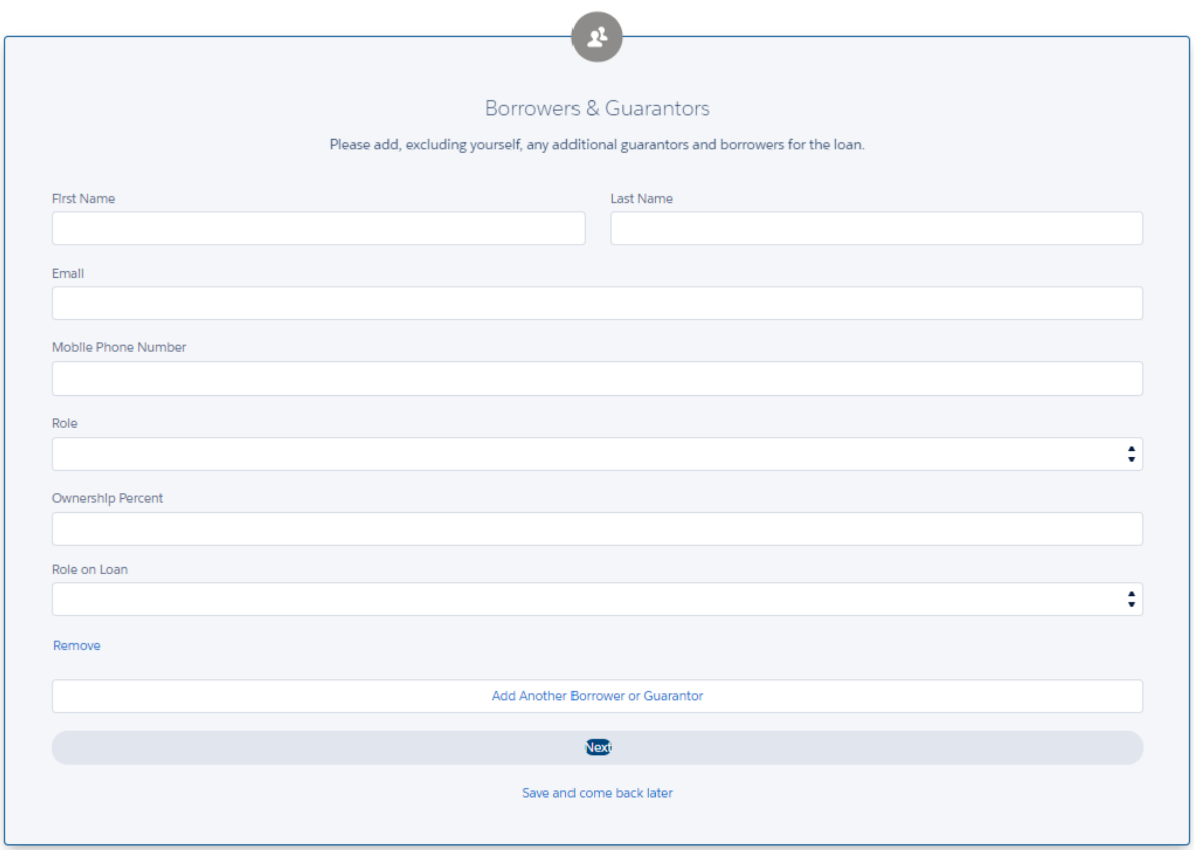


- **Additional Borrowers and Guarantors:** Additional borrowers can be added by selecting 'Add Another Borrower or Guarantor'. If no other borrowers or guarantors, click the blue 'Skip' button.

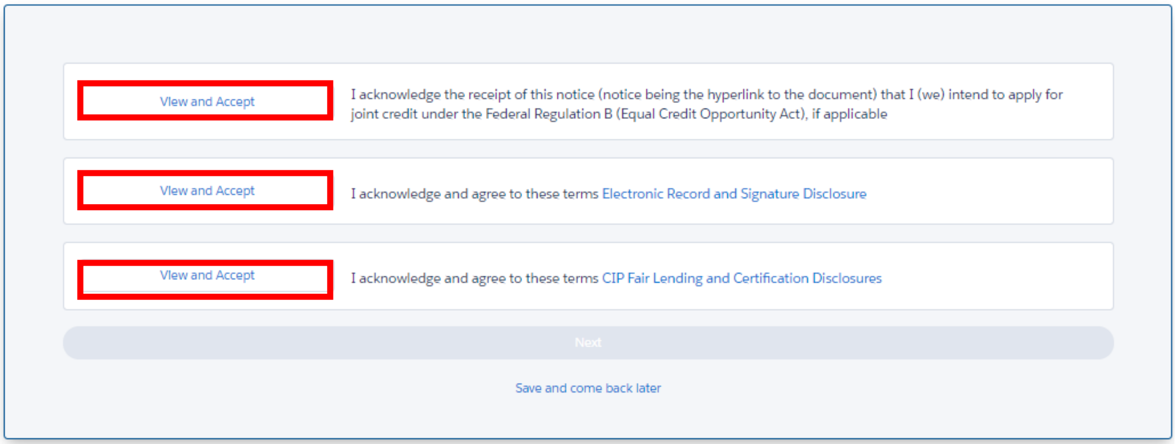


- **Additional Borrowers and Guarantors:** Add any applicable additional guarantors and borrowers for the loan. Any added guarantor or borrow will receive an email. Additional borrowers will also need to register before the loan can be decisioned.

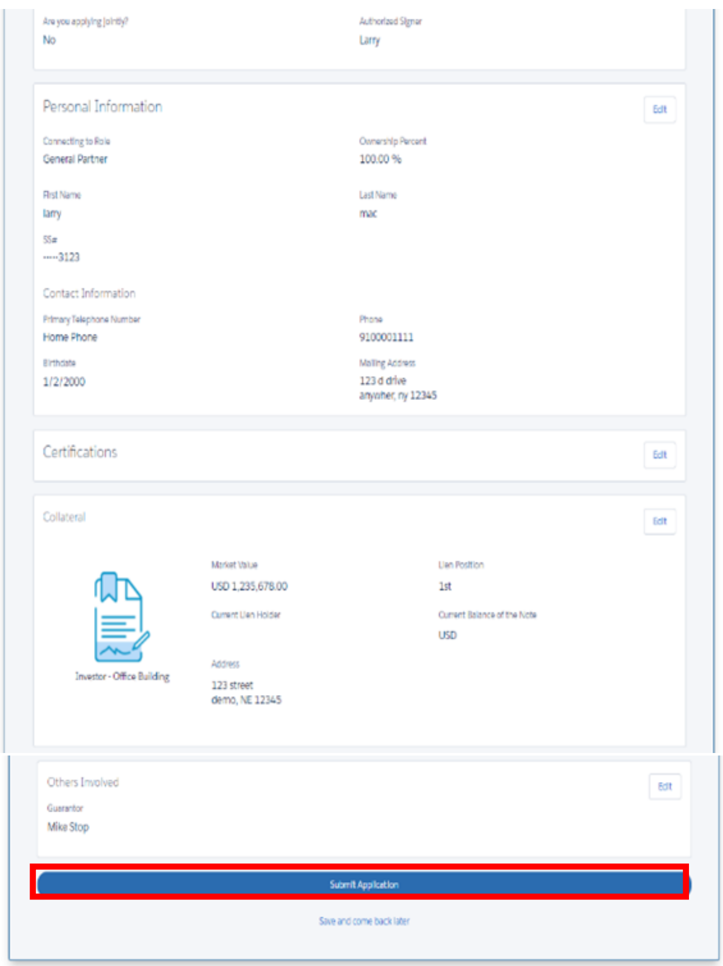
Once the 'Next' bar turns blue, click 'Next'.



- **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.



- **Review and Submit:** The user can select edit to return to the selection and make changes. click 'Submit Application' once the bar turns blue.



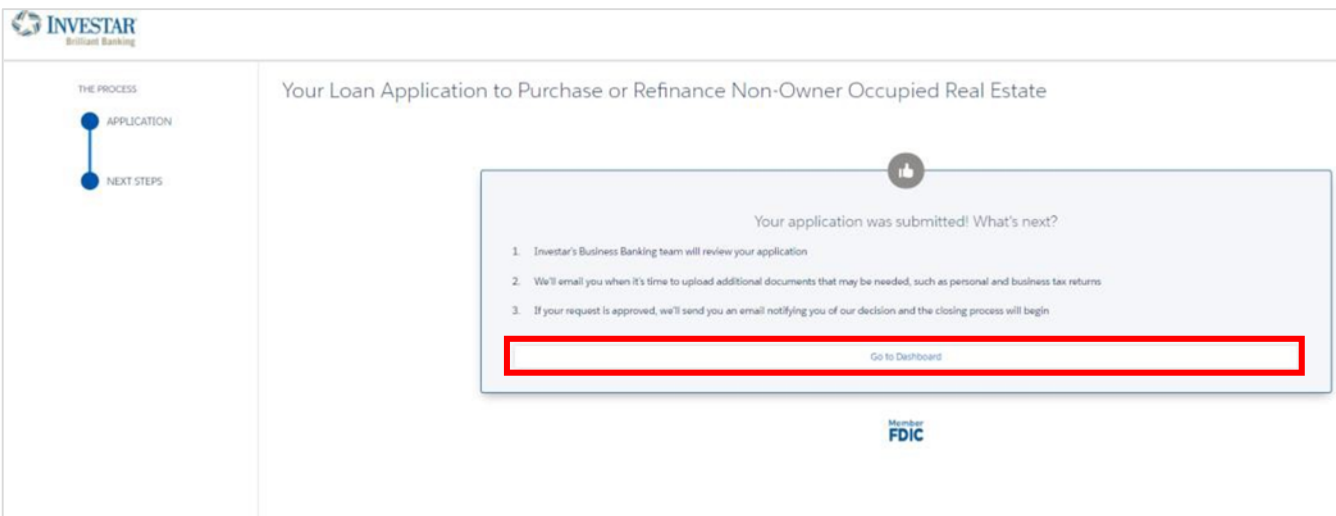
- **Next Steps:** Once you click the blue 'Submit Application' button, next steps are displayed on the screen.

  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.

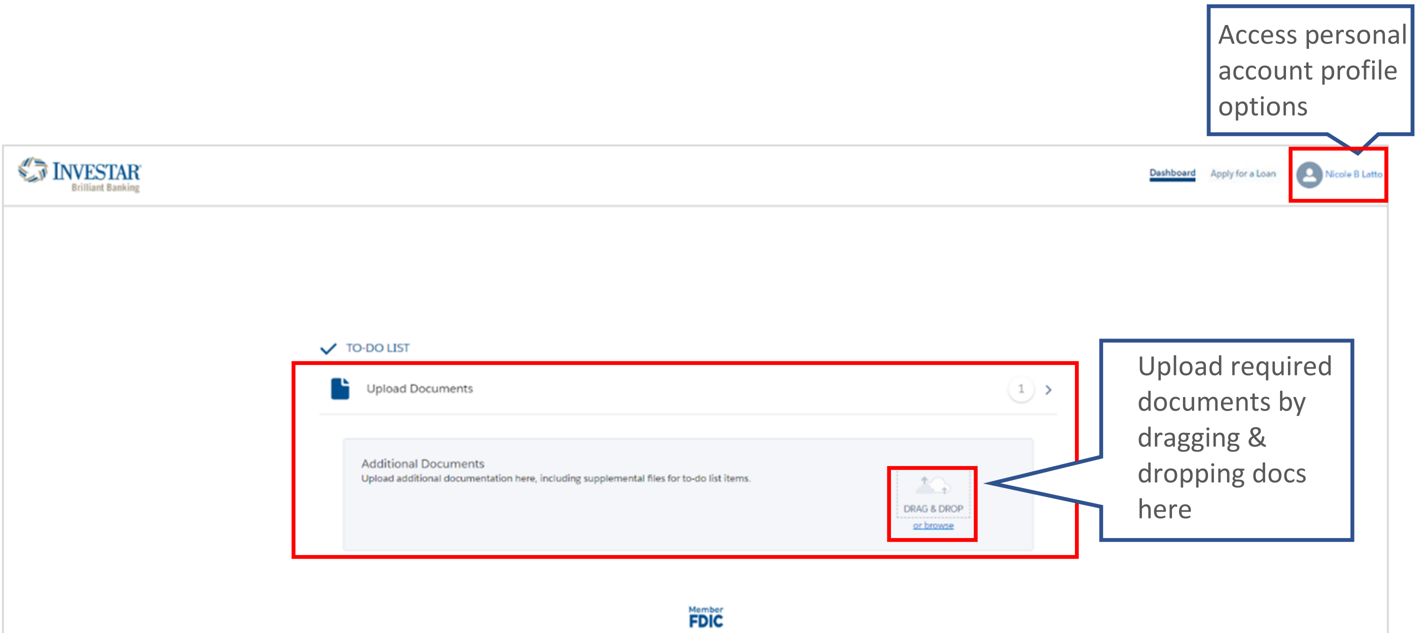
  <u>NOTE:</u> You should receive a welcome email from Investar Bank Customer Service. If you do not receive the welcome email, please check the following:

    - 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.



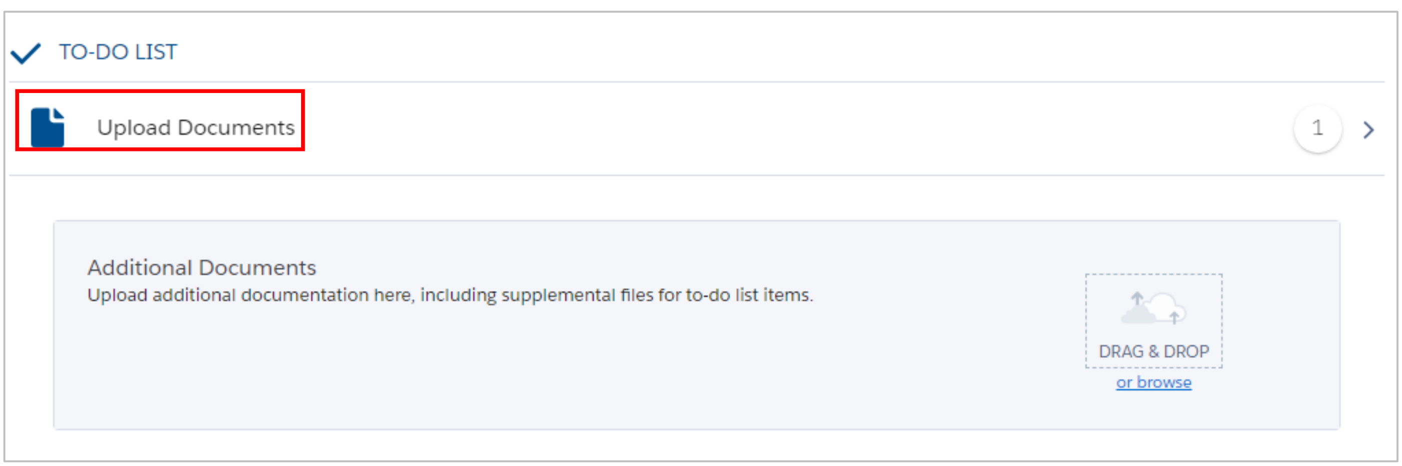
Portal Dashboard Homepage



Upload Documents

If your lender requests documents via email, you should receive an email request.

The TO-DO LIST section provides all tasks for the customer to complete.



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.