



# ONLINE COMMERCIAL LOAN APPLICATION & PORTAL GUIDE

Business Online Banking Portal



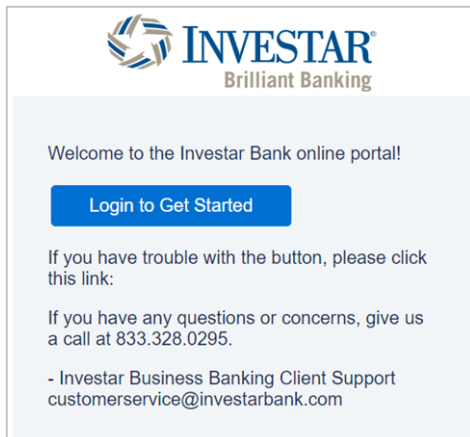
# ONLINE COMMERCIAL LOAN APPLICATION

## 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>

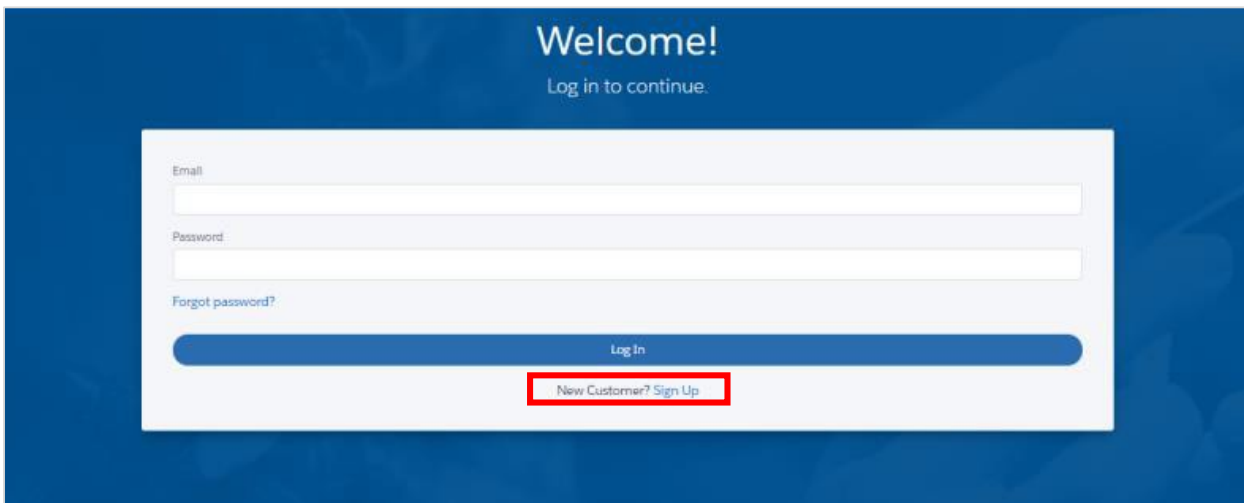
# APPLICATION PROCESS

- **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.

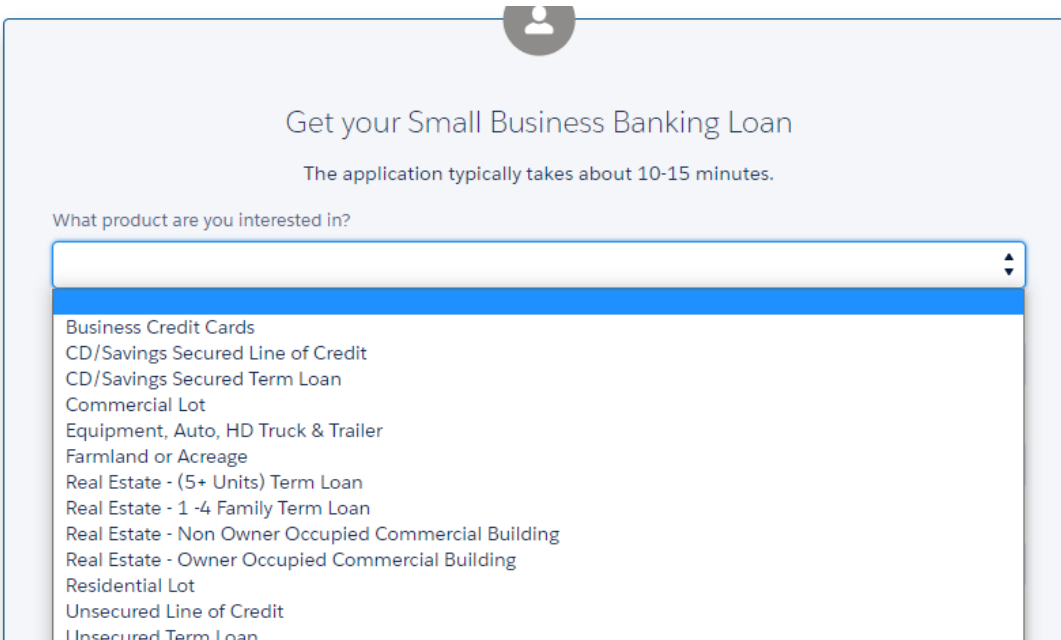


Welcome!  
Log in to continue.

Email  
Password  
Forgot password?

Log In  
New Customer? Sign Up

- **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.

The image shows a registration form with the following fields: First Name, Last Name, Email, Mobile, Create a Password, and Retype Password. A red box highlights the password requirements section, which includes a list of requirements with green checkmarks: 8 characters, 1 lowercase letter, 1 uppercase letter, 1 number, and 1 special character. Below the list is the instruction: "Create a unique password and use it for this site only."

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

The image shows the registration form with the "Continue" button highlighted in blue. The "Retype Password" field is visible above the button. Below the "Continue" button is the text "or" and a "Log In & Continue" button.

- 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.

The screenshot shows the 'Loan Request Details' step of a loan application process. On the left, a vertical navigation menu lists steps: APPLICATION, LOAN REQUEST DETAILS, BORROWER INFORMATION, PERSONAL INFORMATION, COLLATERAL, OTHERS INVOLVED, CERTIFICATIONS, REVIEW & SUBMIT, and NEXT STEPS. The 'LOAN REQUEST DETAILS' step is highlighted with a blue dot. An arrow points from the 'Navigation Tip' text above to the 'BORROWER INFORMATION' link in the menu. The main content area is titled 'Your Loan Application to Purchase or Refinance Non-Owner Occupied Real Estate' and contains a form with the heading 'Let's get started on your request'. The form fields include: 'Amount Requested' (with a dropdown for 'USD' and a note 'Please Enter a Loan Amount (minimum of \$10,000)'), 'Loan Purpose', 'Authorized Signer' (with a sub-question 'Who is signing the note on behalf of the Business?'), and 'Are you an existing Investar Bank Customer?'. A 'Continue' button is at the bottom of the form, and a 'Save and come back later' link is below it. A 'Navigation Tip' box on the right says 'Click the links on the left to return to a previous section'. The Investar logo and 'Member FDIC' are at the bottom.

- 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.

The screenshot shows the 'Business Information' step of the loan application process. The left navigation menu is the same as in the previous screenshot, but 'BUSINESS INFORMATION' is now highlighted with a blue dot. The main content area is titled 'Your Loan Application to Purchase or Refinance Non-Owner Occupied Real Estate' and contains a form with the heading 'Tell us about your business' and the sub-heading 'We'll use this information to verify your business and confirm your eligibility'. The form fields include: 'Borrower Name' (with a note 'Enter the name of the business or individual that will be the borrower'), 'Doing Business As' (with a note 'If you are a DBA, please enter the name of the DBA'), 'Tax Identification Number', 'Legal Entity Type', 'Business Description' (with a note 'Describe the activity, product or service the business offers'), 'NAICS' (with a search icon and a note 'Select if known'), 'Date Business Opened', 'Borrower Phone', and 'Number of Employees'. A 'Continue' button is at the bottom of the form. A 'Navigation Tip' box on the right says 'Click the links on the left to return to a previous section'. The Investar logo and 'Member FDIC' are at the bottom.

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

The screenshot shows the 'Tell us about yourself' step of a loan application. On the left, a vertical progress bar lists steps: APPLICATION (highlighted), LOAN REQUEST DETAILS, BORROWER INFORMATION, PERSONAL INFORMATION, COLLATERAL, OTHERS INVOLVED, CERTIFICATIONS, REVIEW & SUBMIT, and NEXT STEPS. The main content area is titled 'Your Loan Application to Purchase or Refinance Non-Owner Occupied Real Estate' and contains a form with the following fields: Position, Ownership Percent, First Name, Last Name, Social Security Number (SSN) (with a 'Why do we need this?' link), Contact Information (Mailing Street, City, State, ZIP, and Primary Telephone Number). A 'Navigation Tip' box on the right says '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.

The screenshot shows the 'Let's talk collateral' step of a loan application. The progress bar on the left highlights the 'COLLATERAL' step. The main content area is titled 'Your Loan Application to Purchase or Refinance Non-Owner Occupied Real Estate' and contains a form with the following elements: 'Let's talk collateral' heading, 'Select the collateral you would like to add to your loan' instruction, 'To continue with your application, add collateral.' instruction, an 'Add New' button (highlighted with a red box), a 'Next' button (disabled), and a 'Save and come back later' link. The 'Member FDIC' logo is visible at the bottom.

- **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.

**INVESTAR**  
Brilliant Banking

THE PROCESS

- APPLICATION
- LOAN REQUEST DETAILS
- BORROWER INFORMATION
- PERSONAL INFORMATION
- COLLATERAL
- OTHERS INVOLVED
- 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.

Add a Borrower or Guarantor

**Skip**

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 decidedioned.

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

**Borrowers & Guarantors**  
Please add, excluding yourself, any additional guarantors and borrowers for the loan.

First Name

Last Name

Email

Mobile Phone Number

Role

Ownership Percent

Role on Loan

Remove

Add Another Borrower or Guarantor

**Next**

Save and come back later



- **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.

The screenshot shows a certification process with three rows of acknowledgment boxes. Each row contains a button labeled 'View and Accept' (highlighted with a red border) and a corresponding text statement:

- Row 1: 'View and Accept' button followed by the text: "I acknowledge the receipt of this notice (notice being the hyperlink to the document) that I (we) intend to apply for joint credit under the Federal Regulation B (Equal Credit Opportunity Act), if applicable"
- Row 2: 'View and Accept' button followed by the text: "I acknowledge and agree to these terms Electronic Record and Signature Disclosure"
- Row 3: 'View and Accept' button followed by the text: "I acknowledge and agree to these terms CIP Fair Lending and Certification Disclosures"

At the bottom of the form, there is a grey bar labeled 'Next' and a link labeled 'Save and come back later'.

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

The screenshot displays a user profile form with several sections:

- Personal Information:** Includes fields for 'Connecting to Role' (General Partner), 'Ownership Percent' (100.00 %), 'First Name' (larry), 'Last Name' (mac), 'SSN' (---123), 'Contact Information' (Primary Telephone Number, Home Phone, Birthdate: 1/2/2000), and 'Phone' (9100001111). Mailing Address: 123 d drive, anyother, ny 12345.
- Certifications:** A section with an 'Edit' button.
- Collateral:** Includes a document icon, 'Market Value' (USD 1,235,678.00), 'Lien Position' (1st), 'Current Lien Holder' (Investor - Office Building), 'Current Balance of the Note' (USD), and 'Address' (123 street, demo, NE 12345).
- Others Involved:** Includes 'Guarantor' (Mike Stop).

At the bottom of the form, there is a blue bar labeled 'Submit Application' (highlighted with a red border) and a link labeled 'Save and come back later'.

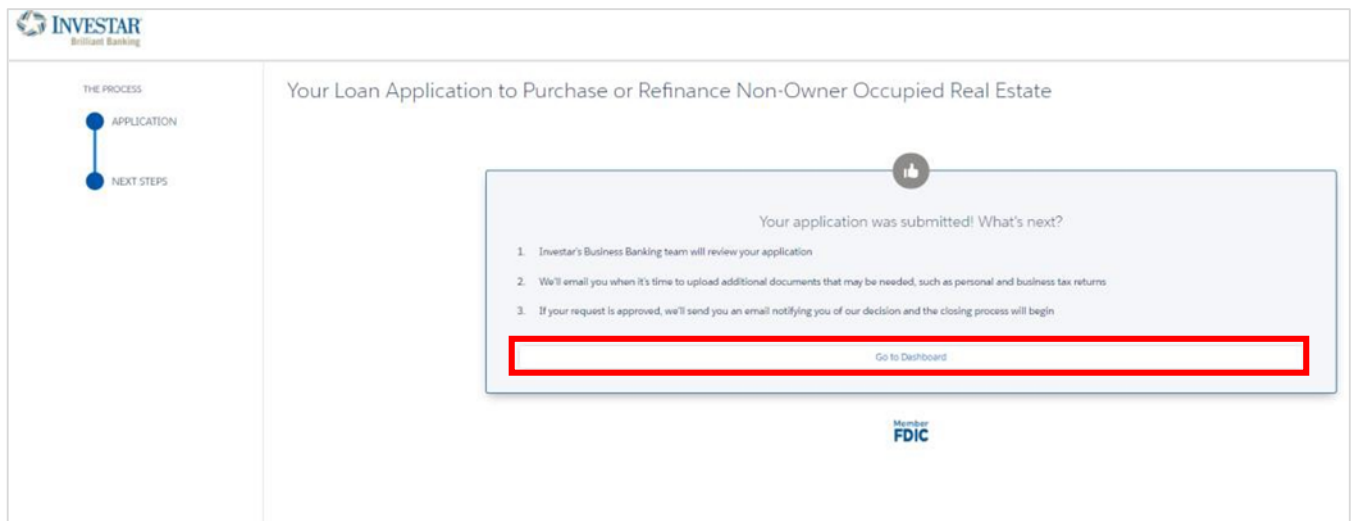
- **Next Steps:** Once you click the blue 'Submit Application' button, next steps are displayed on the screen.

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.



# Portal Dashboard Homepage

Access personal account profile options

Dashboard Apply for a Loan Nicole B Letts

✓ TO-DO LIST

Upload Documents 1 >

Additional Documents  
Upload additional documentation here, including supplemental files for to-do list items.

DRAG & DROP  
or browse

Upload required documents by dragging & dropping docs here

Member FDIC

Detailed description: This is a screenshot of the Investstar Brilliant Banking portal dashboard. At the top left is the Investstar logo. At the top right, there are links for 'Dashboard' and 'Apply for a Loan', and a user profile icon for 'Nicole B Letts'. Below this is a 'TO-DO LIST' section with a checkmark icon. The first item is 'Upload Documents', which is highlighted with a red box. To its right is a circular icon with the number '1' and a right-pointing arrow. Below the 'Upload Documents' header is a large light blue area for document uploads. It contains the text 'Additional Documents' and 'Upload additional documentation here, including supplemental files for to-do list items.' In the bottom right corner of this area is a dashed box containing an upload icon and the text 'DRAG & DROP or browse'. A blue callout box points to this area with the text 'Upload required documents by dragging & dropping docs here'. At the bottom center of the dashboard is the 'Member FDIC' logo.

## 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.

✓ TO-DO LIST

Upload Documents 1 >

Additional Documents  
Upload additional documentation here, including supplemental files for to-do list items.

DRAG & DROP  
or browse

Detailed description: This is a close-up screenshot of the 'Upload Documents' task within the 'TO-DO LIST' section. The 'TO-DO LIST' header has a checkmark icon. The 'Upload Documents' task is highlighted with a red box. To its right is a circular icon with the number '1' and a right-pointing arrow. Below the task header is a large light blue area for document uploads. It contains the text 'Additional Documents' and 'Upload additional documentation here, including supplemental files for to-do list items.' In the bottom right corner of this area is a dashed box containing an upload icon and the text 'DRAG & DROP or browse'.

# 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



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