



HOW TO APPLY FOR A BUSINESS LOAN

Business owners can [apply online](#) or in person at [any Heritage Family Credit Union location](#).

When applying for a business loan, you will need to:

- Complete a [Business Loan Application](#)
- Have all guarantors¹ for your business complete a [Personal Financial Statement](#)
- Submit additional documentation depending upon the type of loan(s)

At Heritage Family, you can apply for multiple products on one application, including Business Visa®, Business Line of Credit, Vehicle or Equipment Loan, and a Commercial Real Estate or Construction Loan.



ADDITIONAL DOCUMENTATION

After you submit your completed application, a member of our lending team will contact you within one business day to discuss next steps and any documentation that may be required. If you want to get a headstart on providing any of these documents, please upload them using our secure business portal.

Examples of required/requested documents include:

FROM YOUR BUSINESS

- Two years' signed business tax returns
- Most recent profit and loss statement

FROM BORROWERS/GUARANTORS¹

- Two years' of signed personal tax returns
- If employed by another business, one month's worth of paystubs and two most recent W-2s



FOR REAL ESTATE LOANS

- Purchase and sales on the property, if applicable
- Most recent property tax bill
- Most recent insurance binder
- Statement from the current mortgage company, if applicable



FOR VEHICLE/EQUIPMENT LOANS

- Bill of sale, if applicable
- Most recent insurance binder
- Statement from current financial institution, if currently financed

If you have any questions, feel free to call us at 802.747.2337 or email BusinessServices@hfcuvt.com

¹ All business owners with 20% or more ownership will need to guarantee the loan.