## For Business Credit Cards >\$20,000

## **Financial Documents Required for Business**

- 1. Two (2) Most Recent Years' Business Tax Returns
- 2. Current Business Debt Schedule, including the following information: Lender, Collateral, Maturity Date, Interest Rate, Payment Amount, Payment Frequency (monthly, semi-annual, annual, etc.)

## Financial Documents Required for Individuals / Sole Proprietorships

- 1. Two (2) Most Recent Years' Business Tax Returns
- 2. Current personal financial statement (including debt service)

Entity Type	Required Documentation for Credit
Sole Proprietorship	Business License (if applicable)
	DBA (Doing Business As) Certificate (if applicable)
General Partnership (GP)	Partnership Agreement
	Business License (if applicable)
Limited Partnership (LP)	Certificate of Limited Partnership (filed with state)
	Limited Partnership Agreement
Limited Liability Partnership (LLP)	Statement of Registration or Qualification (filed with state)
	LLP Agreement
Limited Liability Company (LLC)	Articles of Organization (filed with state)
	Operating Agreement
Corporation (C-Corp or S-Corp)	Articles of Incorporation (filed with state)
Nonprofit Organization	Articles of Incorporation (filed with state)
	IRS 501(c)(3) determination letter (if applicable)
	Bylaws
	Board resolution authorizing credit

## For Business Credit Cards ≤ \$20,000

No financial documents are required, but the following entity documents will be needed depending on entity type.

Entity Type	Required Documentation for Credit
Sole Proprietorship	Business License (if applicable)
	DBA (Doing Business As) Certificate (if applicable)
General Partnership (GP)	Partnership Agreement
	Business License (if applicable)
Limited Partnership (LP)	Certificate of Limited Partnership (filed with state)
	Limited Partnership Agreement
Limited Liability Partnership (LLP)	Statement of Registration or Qualification (filed with state)
	LLP Agreement
Limited Liability Company (LLC)	Articles of Organization (filed with state)
	Operating Agreement
Corporation (C-Corp or S-Corp)	Articles of Incorporation (filed with state)
Nonprofit Organization	Articles of Incorporation (filed with state)
	IRS 501(c)(3) determination letter (if applicable)
	Bylaws
	Board resolution authorizing credit