



Thank you for choosing Oak Valley Community Bank for all your financing needs. Please be prepared to submit copies of the items listed below to apply for a small business loan or line of credit. Additional information or updated financials may be required.

For small business loans between \$25,000 and \$150,000 that are not secured by real estate, please reach out to your [local branch](#) for the link to our online application portal.

For loan requests over \$150,000 or those secured by real estate, please reach out to your [local branch](#) or [Commercial Banking Officer](#).

To ensure great service and responsible growth, we currently accept applications only from residents who have been in business for a minimum of two years and whose primary address is in an eligible ZIP code within our footprint. Availability may change as we expand.

- **Required documentation for Business Entities:**
 - Two years of current business federal tax returns (complete with all schedules)
 - Current debt schedule
 - Most recent fiscal year end company prepared financial statement (Only needed if most recent tax return is on extension or not yet filed.)
 - Formation Documents: Operating Agreement, By-Laws, General/Limited Partnership Agreements, etc.
- **Required documentation for Individual Borrowers and Guarantors** (required for all guarantors and/or individuals who own 20% or more of the business):
 - Personal Financial Statement for each individual/guarantor
 - Two years of personal federal tax returns for each individual/guarantor (complete with all schedules, including K-1s)
- **Upon Approval: Additional Required Documentation**
 - Equipment Secured Loans: Supporting information, e.g., copy of invoice(s), purchase order, etc.
 - Trust Documentation, if applicable.
- **At least one business owner/guarantor who indicates they have authority and control must apply and provide:**
 - Name, address, and phone number
 - Date of birth
 - Social Security number