



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 most recent years of current business federal tax returns (complete with all schedules).
- Current debt schedule (template available on documentation tab).
- Most recent fiscal year end company prepared financial statement, including the balance sheet and profit & loss statement. (Only needed if most recent tax return is on extension or not yet filed).

Required documentation for Sole Proprietors and Guarantors who own 20% or more of the business:

- Personal Financial Statement (template available on documentation tab).
- Two most recent years of personal federal tax returns for each individual/guarantor (complete with all schedules, including K-1s).

Additional Required Documentation (Upon Approval):

- Equipment Secured Loans: Supporting information, e.g., copy of invoice(s), purchase order, etc.
- Formation Documents: Operating Agreement, By-Laws, General/Limited Partnership Agreements, etc.
- Trust Documentation, if applicable.

Note: Additional information or updated financials may be required.