



Dear Business Owner,

MariSol Federal Credit Union provides micro-business loans to meet the needs of small businesses in Arizona. Our loans are personal loans that may or may not require collateral. Things to know:

- ➔ **MariSol does not lend to start-up businesses.**
- ➔ Businesses must be in Maricopa County and have at least 24 months of operational experience.
- ➔ MariSol will lend up to \$50,000 on a secured basis and on an unsecured basis. MariSol will not use business property (such as computers or equipment, accounts receivable, livestock, or other similar items).
- ➔ Business loan types and rates are posted on our website at www.marisolcu.org.

What you need to submit a business loan application:

- ☐ Complete application and Personal Financial Statement.
- ☐ Two years of complete (Individual and, if applicable, Business) Federal Tax Returns with all schedules attached.
- ☐ Two years of business bank account statements.
- ☐ Business Plan (can use Business Plan Questionnaire attached).
- ☐ Corporate Documents: Articles of Incorporation
 - Partnerships: Partnership Agreement
 - Non-Profit – Bylaws or Meeting minutes
 - Copy of EIN letter
- ☐ Profit and Loss statements for the current year.
- ☐ Completed reference form attached.

If you have any questions or concerns, please contact our lending department at 602-252-6831 ext. 144, businesslending@marisolcu.org

Thank you for the opportunity.

Business Plan

Name: _____

Date: _____

Business Plan and Purpose of Loan Describe your current business and why you need a loan. What do you sell? What are the products and/or services you offer? Give as much detail as possible.

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Marketing – What kind of advertising and promotion do you use to promote your business?

Resume – Attach a resume or complete the information below with the last 4 years of employment.

Employer / Address Employed dates.	Title	Duties	

Certifications/licenses – Ex. Notary, food handlers' card, CDL, etc.

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