

MISSOURI
LINKED DEPOSIT
Loans to Develop Our Future

JOB ENHANCEMENT LOAN APPLICATION

Business Name (as reflected on loan application): _____

Business Name (as on file with the Secretary of State): _____

Fed Tax I.D.#: _____ Social Security #: _____

Mailing Address: _____

City: _____ County: _____ State: _____ Zip: _____

Physical Address (if different than mailing address): _____

City: _____ County: _____ State: _____ Zip: _____

President/CEO: _____ Telephone: _____

Fax #: _____

Contact Name and Phone Number: _____

Name and Address of Parent Company (if different from above): _____

Nature of Business: _____ NAICS Code _____

Purpose of Loan:

New Business Expansion of Existing Business Job Retention

Amount Requested \$ _____ Total Cost of Project \$ _____

Please attach a brief description of the proposal which should include an overview of the company (background and product information, etc.); and an explanation of how the linked deposit will be utilized.

Eligible businesses include new, existing or expanding firms operating in Missouri that annually employ at least 10 permanent, full-time employees and are able to create at least one permanent, full-time job (32 or more hours per week) during the deposit period for each \$50,000 borrowed in the Missouri Linked Deposit Program. The same criteria apply for job retention, but documentation will be required to establish "retention." (For example: a letter from an economic development entity stating how they have worked with a particular company and describing how the jobs would be lost to the state.)

NOTE: Missouri Linked Deposit Program loans are issued by Treasurer Zweifel's office for a one-year term, which may be renewed annually up to five years. A Missouri Linked Deposit for a multi-year fixed rate may be considered. If you are requesting a multi-year fixed rate, please attach a justification based on sound business reasons.

Specific category(ies) of loan use (Check all applicable):

Relocation expense \$ _____ Working capital \$ _____ Interim construction \$ _____
 Inventory \$ _____ Site development \$ _____ Machinery & equipment \$ _____
 Other (Specify) _____ \$ _____





DEMOGRAPHIC INFORMATION

Have you participated in the Missouri Linked Deposit Program previously? Yes No

If yes, what time period: _____

Are you a minority-owned firm and/or a female-owned firm or neither (question required by 30.758, RSMo)

Are you a veteran, reservist or member of National Guard or the spouse of such or neither

Are you using a Small Business Administration (SBA) guarantee for this loan? Yes No

Current number of full-time employees _____ Current number of part-time employees _____
(Minimum of 32 hours per week.) (These employees should not be included in full-time employee number.)

Does this information differ from your last report to the Division of Employment Security regarding number of employees? Yes No

If yes, how? _____

Does your company combine information for other sites in the state for purposes of reporting to the Division of Employment Security or this location only?
(If combined, please list the totals by Missouri cities.) _____

How many permanent, full-time positions will be created during deposit? _____
Please provide estimated time frame. _____

Job titles, wages and descriptions for these positions to be created during deposit? (included as an attachment) _____

Do these positions have benefits? Yes No

If yes, describe _____

The primary purpose of the Missouri Linked Deposit Program is job creation. Therefore, audits will be performed to ensure that the projected number of jobs listed on the borrower’s original loan application are created by the company during the deposit period and that loan proceeds are used in accordance with the law. If the borrower does not meet these requirements, Treasurer Zweifel will increase the interest rate charged on the deposit to the market rate that would normally be paid on deposits. The lender, in turn, may pass this on to the borrower in the form of an increase in the normal lending rate instead of the reduced interest rate.

APPLICATION CERTIFICATION:

In submitting this application, I the undersigned eligible borrower have read the following and hereby certify and agree that I meet the following eligibility criteria:

(a) Maintains operations and transacts business in Missouri True False



- (b) Am organized for profit. True False
- (c) Employs greater than ten (10) employees. True False
- (d) Employs only legal workers.* True False
- (e) Do not currently owe any unpaid, non-protested taxes to the State or any political subdivision.* True False
- (f) Business has no environment compliance issues with MO Department of Natural Resources.* True False
- (g) No owner of this business has pleaded guilty to or been found guilty of, or is currently incarcerated, on probation or on parole, for a felony or a crime of moral turpitude; and no owner of this business is currently facing charges for a felony or a crime of moral turpitude.* True False
- (h) I have read and verify I am in compliance with all state statutes and policies of Treasurer Zweifel's office relative to the Missouri Linked Deposit Program. True False

* **NOTE:** *Treasurer Zweifel's office may require documentation to verify compliance with these statements.*

I further certify that I have the requisite authority to complete this application on behalf of the applicant and that by my signature the applicant and all employees of the applicant shall be bound by its terms and the provisions of sections 30.750 through 30.850, Revised Statutes of Missouri. I certify that this linked deposit loan shall be used exclusively for the purposes indicated in this application. I acknowledge that receipt of the reduced interest rate loan applied for herein carries the obligation to create or retain the number and type of jobs described in this application. I agree to immediately notify Treasurer Zweifel if there is a reasonable expectation that the applicant will not be able to create or retain the number and type of jobs described herein. I understand that if the applicant will not be able to or does not meet the job creation/retention projections stated herein, Treasurer Zweifel may deem it necessary to modify the amount, term or interest rate of the deposit, as appropriate. In the event that the loan proceeds are not used for allowable operating expenses, the remaining loan proceeds will be immediately returned to the lending institution and any loan proceeds already used shall be repaid to the lending institution as soon as practicable. I understand that Treasurer Zweifel may request additional information during the term of the deposit or for a reasonable period thereafter, and agree to respond immediately to all reasonable requests, including preparation of an updated application. I understand that any intentional misrepresentation or misuse of linked deposit loan funds subjects the responsible party to criminal liability, and that I am aware of the Conflict of Interest Policy adopted by Treasurer Zweifel's office and I comply with that policy. Further, I certify that I am in compliance with all state and federal laws.

I understand that by participating in the Missouri Linked Deposit Program I am subject to all Revised Missouri Statutes related to receiving state monies, including chapter 610, the Missouri Sunshine Law. By signing below and accepting the linked deposit, I acknowledge that information related to this linked deposit application may be released in the promotion of the Missouri Linked Deposit Program within the constraints set forth in Chapter 610, RSMo.

(Applicant's Signature)

(Title)

(Date)



BANK CERTIFICATION:

After undertaking appropriate review of this loan application, on behalf of the lending institution I find and certify that this applicant is eligible to participate in the Missouri Linked Deposit Program. If the lending institution receives any information during the deposit period which reasonably causes it to question the continued eligibility of this applicant, the institution will immediately notify Treasurer Zweifel's office and, if requested, the lending institution will re-examine and re-certify the applicant's eligibility. The lending institution further attests that it has no knowledge of any adverse information which would be material to Treasurer Zweifel's office in determining whether this applicant is an appropriate participant in the Missouri Linked Deposit Program and agrees to immediately notify Treasurer Zweifel's office if it becomes aware of any such information during the deposit period or for a reasonable time thereafter. The lending institution also hereby acknowledges and reaffirms the terms and conditions previously certified in the Deposit Application for this loan.

I further certify that the bank is maintaining the documentation that proves eligibility of applicant(s) and can provide this information if requested by Treasurer Zweifel's office. (Resources that may be used to verify certification includes copies of driver's license (age), tax return (address), financial statement (equity of applicant), and the county appraisal (acreage owned in county)).

The interest rate that would normally apply to this loan is _____%.

I am requesting a multi-year fixed rate? yes no If yes, please submit justification and indicate term.

For Lender:

Signature	Title	Date
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Americans with Disabilities Act (ADA) Notice

No qualified individual with a disability shall, by reason of such disability, be excluded from participation in or be denied the benefits of the services, programs or activities of Treasurer Zweifel's office, or be subjected to discrimination by Treasurer Zweifel. Any applicant for the Missouri Linked Deposit Program who needs special accommodations (e.g., documents prepared in an alternative format or special telecommunications assistance) should request such accommodations from Treasurer Zweifel. For more information about such services, contact the Director of Investments at (573)751-8530.



BORROWER CERTIFICATION FORM

Dear Borrower,

Please review and certify by signing below that you meet all the following requirements for receiving a Missouri Linked Deposit Program loan. You may access our ineligible borrowers list at this website:

www.treasurer.mo.gov/IneligibleBorrowers.aspx. You must sign and return this form to our office in order for your application to be approved. If your signed form is not returned to our office, your application will not be approved.

Please note – a separate, signed, Certification Form is required from each owner of a business, farm or entity that is applying for Missouri Linked Deposit Program benefits.

I, _____ (print name), certify that:

1. I am applying to receive a Missouri Linked Deposit Program loan;
2. I have not pleaded guilty to or been found guilty of or am not currently incarcerated, on probation or on parole for a felony conviction or a crime of moral turpitude;
3. I am not currently facing charges for a felony or a crime of moral turpitude and am not currently on probation for any crime;
4. I have read and verify that I am not in violation of the Treasurer’s Conflict of Interest Policy (www.treasurer.mo.gov/policiesandinformation.aspx); and
5. I understand that by participating in the Missouri Linked Deposit Program I am subject to all Revised Missouri Statutes related to receiving state monies, including chapter 610, the Missouri Sunshine Law. **I also acknowledge that information related to this linked deposit application (such as business name, loan amount, estimated savings, etc) may be released in the promotion of the Missouri Linked Deposit Program within the constraints set forth in Chapter 610, RSMo. (Customer Initials) _____**

Please confirm your business or farm mailing address:

Address: _____

City: _____ County: _____ State: _____ Zip: _____

Please confirm the physical address of your business or farm (if different than mailing):

Address: _____

City: _____ County (please provide all counties, if necessary): _____

State: _____ Zip: _____

Signature of applicant Date

Print Full Name Date of Birth Name of Business, Farm, or Entity on loan application