

# WAUNA FEDERAL CREDIT UNION

**Commercial Loan Department**  
**100 Columbia Ave.**  
**Astoria, OR 97103**  
**800-773-3236**

**Main Office**  
**PO Box 67**  
**Clatskanie, OR 97016**

## **BUSINESS VISA**

**Effective: January 1, 2016**

### Rate/Terms

- Rate is based on Guarantors credit score
- No loan fee or annual fee
- Repayment terms: minimum payments of 3% of the principal balance.

### Please Provide

- Personal/Business Tax Returns – Most current 3 years\*
- Financial Statement(s) for each Borrower/Guarantor (signed/dated)
- Business Balance Sheet & Profit and Loss Statement, not older than 180 days
- Other Agreements as Applicable (i.e Trust Agreement, LLC Operating Agreement, Articles of Incorporation)

### Qualifications

- Must qualify for membership
- Must set up a WFCU savings or checking account

*Offering rates subject to change at any time. Other terms and conditions may apply. Total estimated costs will vary based on individual loan. Loan approval based on income, credit qualifications, loan to value ratio, debt service coverage ratio and repayment term.*