



Attestation

Banking on Diversity Minority Owned Business Loan Program

In order to qualify for a Banking on Diversity Interest Free Minority Owned Business Loan, you must provide proof of the minority status of your business as defined below. This can be done in one of two ways.

- Provide proof of certification by a state or federal certification program such as MBE or the SWaM OR
- Read the requirements below and attest by signing that your business meets the requirements as outlined.

Minority-owned Business, which means a business that is at least fifty-one percent owned by one or more minority individuals or in the case of a corporation, partnership, or limited liability company or other entity, at least fifty-one percent of the equity ownership interest in the corporation, partnership, or limited liability company or other entity is owned by one or more minority individuals and both the management and daily business operations are controlled by one or more minority individuals. A "minority individual" means an individual who is a citizen of the United States or a noncitizen who is in full compliance with United States immigration law and who satisfies one or more of the following definitions: African American means a person having origins in any of the original peoples of Africa and who is regarded as such by the community of which this person claims to be a part. Asian American means a person having origins in any of the original peoples of the Far East, Southeast Asia, the Indian subcontinent or the Pacific Islands, including, but not limited to, Japan, China, Vietnam, Samoa, Laos, Cambodia, Taiwan, Northern Mariana, the Philippines, a U.S. territory of the Pacific, India, Pakistan, Bangladesh, or Sri Lanka and who is regarded as such by the community of which this person claims to be a part. Hispanic American means a person having origins in any of the Spanish-speaking peoples of Mexico, South or Central America, or the Caribbean Islands or other Spanish or Portuguese cultures and who is regarded as such by the community of which this person claims to be a part. Native American means a person having origins in any of the original peoples of North America and who is regarded as such by the community of which this person claims to be a part or who is recognized by a tribal organization.

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By signing below, I certify that the business under which I am applying meets the description and requirements to be classified as a "Minority-owned Business." If it is determined that this was signed and the business is later determined to not meet the requirements of a Minority Owned Business, the Bank reserves the right to call the note due immediately and take any remediation steps necessary to recover its proceeds. By signing, I am also agreeing that if approved for the loan, I will work with my lender to apply for and obtain (if approved) any state or federally accepted minority owned business certification such as (MBE, SBA 8a, SWAM, etc.)

Signature: _____

Date: _____

Phone #: _____