

# HOW TO Apply for Business Credit Online

## 1 Gather information & documents

The checklist on the back of this sheet tells you all the information we will need in order to process your application for business credit. Having all the information in one place will make the following steps easy. **TURN OVER FOR DETAILS**

**You'll need:**

- Loan amount and purpose
- Basic information about your business, including trade names, established date, details about the primary business owner, business formation documents, and tax returns.
- Additional information may be requested based on the specifics of your business situation.

## 2 Apply online

Once you have gathered your basic application information, snap the following QR code to get started with **CPB's Business Express** online application portal.

**Online Application Process:**

1. Create a profile and complete all requested information.
2. All owners will click an email link to complete and submit their information.
3. Sign in to the dashboard to view requests and check your status.



CPB's Business Express  
online application portal

## 3 Respond promptly to emails

During the application process, you may receive emails from CPB asking for additional information. To avoid delays, please respond right away.



### Need help?

CPB is here for you! Please give us a call or visit a branch to get the answers you need.

**CUSTOMER SERVICE CENTER**

**PHONE:** 808-555-5348

**EMAIL:** [business.credit@cpb.bank](mailto:business.credit@cpb.bank)

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 EQUAL HOUSING  
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Loan Request Amount	\$50,000 and Under	\$50,001 and Over	
Role	Business / Entity or Owners / Guarantors	Business / Entity	Owners / Guarantors
<b>Sole Proprietor</b>	N/A	N/A	<ul style="list-style-type: none"> <li>Individual Tax Returns (Last 2 Years)(Required)</li> <li>Personal Financial Statement (Required)</li> </ul>
<b>LLC</b>	<ul style="list-style-type: none"> <li>Articles of Organization (if applicable)</li> <li>Operating Agreement (if applicable)</li> <li>Certificate of Authority (if applicable)</li> <li>Minutes and Documents Related to Ownership Changes (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>Business Tax Returns (Last 2 Years) (Required)</li> <li>Articles of Organization (if applicable)</li> <li>Operating Agreement (if applicable)</li> <li>Certificate of Authority (if applicable)</li> <li>Minutes and Documents Related to Ownership Changes (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>Individual Tax Returns (Last 2 Years)(Required)</li> <li>Personal Financial Statement (Required)</li> </ul>
<b>Corporation</b>	<ul style="list-style-type: none"> <li>Articles of Incorporation</li> <li>Bylaws (if applicable)</li> <li>Minutes and Documents Related to Ownership Changes (if applicable)</li> <li>Certificate of Authority (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>Business Tax Returns (Last 2 Years) (Required)</li> <li>Articles of Incorporation</li> <li>Bylaws (if applicable)</li> <li>Minutes and Documents Related to Ownership Changes (if applicable)</li> <li>Certificate of Authority (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>Individual Tax Returns (Last 2 Years)(Required)</li> <li>Personal Financial Statement (Required)</li> </ul>
<b>General Partnership</b>	<ul style="list-style-type: none"> <li>Registration Statement for Partnership</li> <li>Partnership Agreement (if applicable)</li> <li>Minutes and Documents Related to Ownership Changes (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>Business Tax Returns (Last 2 Years) (Required)</li> <li>Registration Statement for Partnership</li> <li>Partnership Agreement (if applicable)</li> <li>Minutes and Documents Related to Ownership Changes (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>Individual Tax Returns (Last 2 Years)(Required)</li> <li>Personal Financial Statement (Required)</li> </ul>
<b>Limited Partnership / Limited Liability Limited Partnership</b>	<ul style="list-style-type: none"> <li>Certificate of Limited Partnership</li> <li>Partnership Agreement (if applicable)</li> <li>Minutes and Documents Related to Ownership Changes (if applicable)</li> <li>Certificate of Authority (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>Business Tax Returns (Last 2 Years) (Required)</li> <li>Certificate of Limited Partnership</li> <li>Partnership Agreement (if applicable)</li> <li>Minutes and Documents Related to Ownership Changes (if applicable)</li> <li>Certificate of Authority (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>Individual Tax Returns (Last 2 Years)(Required)</li> <li>Personal Financial Statement (Required)</li> </ul>
<b>Limited Liability Partnership</b>	<ul style="list-style-type: none"> <li>Registration Statement for Partnership</li> <li>Partnership Agreement (if applicable)</li> <li>DCCA Statement of Qualification Certificate of Authority (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>Business Tax Returns (Last 2 Years) (Required)</li> <li>Registration Statement for Partnership</li> <li>Partnership Agreement (if applicable)</li> <li>DCCA Statement of Qualification Certificate of Authority (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>Individual Tax Returns (Last 2 Years)(Required)</li> <li>Personal Financial Statement (Required)</li> </ul>

Certificate of Authority: Issued by Hawaii for organizations registered outside of Hawaii (e.g. Delaware)