



Frequently Asked Questions

What are your business loan options available to apply online with?

- Columbia Credit Union offers business auto and equipment loans, lines of credit, owner-occupied commercial real estate loans and credit cards.
- Construction, Small Business Administration (SBA) and non-owner occupied commercial real estate loans are offered through our commercial team. Visit our Business Lending Team in our [meet the team](#) page to request an appointment
- Business credit card requests for non-profits are not eligible for online application.

Application process:

Prior to starting your application, we recommend:

- Download an authenticator application on your mobile phone.
 - See the *how to* guides: [Desktop](#) or [Mobile](#)
- Gather the following information:
 - Total monthly payment amount for business debt.
 - Recent Business Net Profit.
 - Annual Revenue.
 - Business EIN.
 - Contact information for any owner with 20% or more ownership.
 - Your personal income:
 - Total annual income.
 - Income type.

I've been conditionally approved, what's next?

- Included in your conditional approval email will be required documents needed to provide an official approval. The most common documents are:
 - Business entity documentation.
 - Business tax returns for the 2 most recent tax years.
 - If the most recent year is on extension, you will need to provide a copy of the extension.
 - Business interim financials.
 - Collateral specific documentation.
 - Personal tax returns for the 2 most recent tax years for all guarantors.
 - If the most recent year is on extension, you will need provide a copy of the extension.

Have a question or need assistance?

Our Contact Center Specialists are available by chat at ColumbiaCU.org, or by phone at [360.891.4000](tel:360.891.4000), Monday – Friday from 8am – 6pm.