Burke & Herbert Bank
At Your Service Since 1852®

Online Small Business Loan Application Frequently Asked Questions & Answers

FAQs

What are the eligibility requirements to apply for a small business loan?
The Burke & Herbert Bank small business loan application is available for businesses, non-profits, and associations:

- Whose primary business location is located within the Washington, DC metro area
- Whose annual revenues are $3 million or less
- Who have been in business for two or more years
- Whose lending requests are up to $150,000 (unsecured) or $500,000 (secured) and are for loans, lines of credit, and owner-occupied real estate

If your business lending request does not meet the criteria above, please call us at 703-684-1655.

What browsers can I use to apply online?
Our small business online loan application works with any current browser (e.g. Internet Explorer, Chrome, and Safari). If you are using Internet Explorer, we recommend Internet Explorer 11.x and up.

Can I apply using a mobile device (phone or tablet)?
Yes. The small business online loan application is designed to work on a computer, tablet, or phone. However, it may be easier to upload documents using a computer.

How long does it take to complete the online loan application? The application may take you 10-20 minutes to complete. If there is more than one applicant, ensure that all applicants are available before you begin.

Can I start the application and save it to return at a later time?
You will not be able to save the application and return to it later.

What documents will I need to submit with my application?
The only documents we will need when you submit your application are those associated with making a decision. Refer to our checklist for details.

I'd like to apply online for a small business loan/line of credit. However, I'm not sure which loan type would best suit my needs? Who can I talk to?
We'd be happy to discuss your lending needs to help you find the best loan type and term. Please call us at 703-684-1655 or complete our online inquiry form and a bank representative will contact you within the next business day.

I am applying online for a small business loan/line of credit, but I'm not sure how to answer some of these questions. Who can help me? Please call us at 703-684-1655 or complete our online inquiry form and a bank representative will contact you within the next business day.

If I don't have all the documents to upload at the time of application, can I provide the documents to the Bank at a later date?
Yes. During the application process, you will be able to register for our Customer Portal. Once you are registered, you will be able to log in to upload documents, see the status of your loan request, and send us messages.

I am attempting to upload documents in the application, but the application is not accepting them. What do I do?
If you are unable to upload documents during the application process, we recommend that you continue with the application, including registering for the Customer Portal. Then, upload documents through the Customer Portal at your earliest convenience.

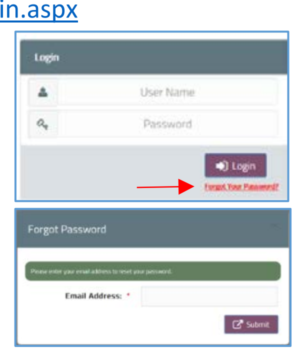
I am experiencing technical issues with the loan application. Who should I call?
If you are experiencing technical issues, please contact us at 703-684-1655 for assistance. Depending on the situation, we may need to refer your issue to a specialist for research and resolution. We appreciate your patience as we address any technical issues that may arise.

How do I register for the Customer Portal?
During the application process, you will be prompted to register for the customer portal. Your User Name will be your email address. We will email your temporary password with a link to the Customer Portal. You will be asked to change your password with your initial log in to the Customer Portal.

What is the password requirement for the Customer Portal?
Passwords for the Customer Portal must be at least 10 characters in length and include at least one upper case character, one numeric character, and one special character.

I forgot my password to the Customer Portal. How do I reset it?
To reset your password, simply:

- Go to https://applink.bakerhillsolutions.net/BurkeAndHerbertBankCP/Login.aspx
- Click on the "Forgot Your Password?" link
- Enter your email address and click on the "Submit" button. An email will be sent to your email address.
- Open your email and look for an email from Burke & Herbert Bank stating that your Customer Portal password has been reset. The email will include a temporary password and a link to the Portal.
- Visit the Customer Portal, enter your email address and the temporary password. You will then be prompted to change your password and login.



I am unable to upload documents in the Customer Portal. What should I do?
We recommend that if you have problems uploading documents, that you log out of the Customer Portal, clear your cache, and then log in again. If you need assistance, contact us at 703-684-1655. If this does not solve the problem, please send an email to Small Business Lending at smallbusinesslending@burkeandherbertbank.com. We will send you a secure email and ask you to send your documents via the secure email. We will then upload the documents into the loan system for you. If you do not have a scanner or are unable to upload documents, you may deliver them to a Burke & Herbert Bank location near you or to our office at 300 N. Lee Street, 4th Floor, Small Business Lending, Alexandria, VA 22314.