

# Commercial Lending – Financial Statement Collection

## Frequently Asked Questions

### **1. Why am I receiving a request for financial documents?**

Ongoing financial statement reporting is required under the terms of your loan documents and helps us effectively service your loan relationship.

### **2. Who will be sending the email notification?**

All email notifications will be sent through our secure email service. The subject line will state 'Loan Document Request from Horizon Bank' and the email will contain details of the requested information, due date, and a unique link to our secure portal. At the bottom of the email your commercial lender's contact information will be displayed.

### **3. Will my documents need to be password protected when uploading financials?**

No. Uploading through the secure link automatically encrypts your financial statements and delivers them securely to Horizon Bank. If your document is password protected, there will be a place for you to provide the password so that we can unencrypt the document once we receive it.

### **4. Will the link expire if I am not ready to upload?**

Yes. The link will remain valid for 30 days for security purposes.

### **5. How will I know if Horizon Bank received my financial information?**

You will receive a confirmation message within the platform once your documents are successfully uploaded.

### **6. Who will receive and review my information?**

Your assigned commercial lender will be notified and will review the documents.

### **7. I provided the requested financial statements; however, I received a reminder notice. Is there an issue?**

No. If a financial was uploaded to the Requested Document upload button, reminders will no longer be sent. If the Other Documents (optional) upload button was used, it may take several days for the document to be processed. Once the document is logged, the reminder will clear.

### **8. I have a question regarding the financial collection process. Who can I contact?**

Please contact your assigned relationship manager.

### **9. I am having trouble uploading my documents.**

Verify that the document does not exceed 110MB and ensure file names do not include special characters such as commas.

### **10. Am I required to utilize the Secure Upload function?**

You may submit documents in person if preferred; however, non-secure email submissions are not permitted.