

# HOW BUSINESSES OBTAIN CREDIT

LOCATION TBD

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**Title / Description****How Businesses Obtain Credit**

Establishing business credit is an important step for any new small business and helps you to: (1) maintain a credit history separate from your personal credit history and experience the business benefits of having good business credit, and (2) demonstrate separation between owners and the business. In this session learn how small businesses build & maintain credit, explore how creditworthiness is measured for small business, examine the connection between personal and business credit, and identify the documents you'll need for small business credit applications

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**Stage of Business****Start Up/Early Stage**

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**Speaker**

Nate Marshall  
Manager of Consumer and Private Bank Services, Cortland Bank

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**3-5 Specific Deliverables**

1. Credit Health Plan
  2. Business Loan Application Checklist
  3. My Business Credit Score Worksheet
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