

Bank Meeting Readiness Checklist

The packet to assemble before you meet a bank or lender

Intended for: owners and finance leads preparing for a bank or lender meeting.

Version 2.0 · Content reviewed September 26, 2026

Bring the documents, not only the explanation. A lender new to your industry will rely on what it can verify on paper. Assemble one packet before the meeting rather than sending pieces afterward. A complete packet helps a lender understand your business; the lending decision is always the lender's.

Bank or lender	_____	Meeting date	_____
Lender contact	_____	Packet updated	_____

01 Before you assemble anything: eligibility and secure sharing

- ☐ Confirmed the bank or lender works with businesses in your industry and license type, and asked what it requires before you gather documents
- ☐ Asked how the lender wants sensitive documents sent, such as a secure portal, rather than ordinary email or shared links
- ☐ Shared only what the lender asked for, with owner personal information, account numbers, and ID documents limited to what it requires
- ☐ Kept a log of what was shared, with whom, when, and how

02 Entity and ownership documents

- ☐ Formation documents and a current certificate of good standing
- ☐ Ownership chart showing every owner and percentage
- ☐ Operating or shareholder agreement, and who can sign for the business
- ☐ Owner and manager information the lender says it will need

03 Current licenses

- ☐ A copy of every current license and permit, organized by location
- ☐ Renewal dates clearly marked on each
- ☐ Any conditions, restrictions, or pending changes on a license, disclosed up front

04 Compliance calendar and procedures

- ☐ Your written compliance calendar, with named owners and lead times
- ☐ An index of your SOPs, with review dates
- ☐ Training summary: who is trained, on what, and when
- ☐ Who oversees compliance, and how issues reach leadership
- ☐ Succession and contingency plans: who steps in if a key person leaves or a rule changes

05 Recent inspection history

- ☐ Reports from recent inspections and audits
- ☐ Each finding, the corrective action taken, and the date it closed
- ☐ Any open item, with its plan, owner, and due date

06 Financial statements

- ☐ Recent year-end financial statements and current year-to-date statements
- ☐ Tax returns for the periods the lender asks for
- ☐ Budget or projections, with the assumptions written down
- ☐ A list of current debts, leases, and other obligations

07 Cash management and recordkeeping

- ☐ Written cash procedures: how cash is counted, reconciled, stored, and deposited
- ☐ Sales and inventory records that reconcile to deposits
- ☐ Who reconciles, who reviews, and how often
- ☐ Record retention: what you keep and for how long

08 Key contacts

Role	Name	Phone or email
Owner or principal		
Finance lead or bookkeeper		
Compliance lead		
Outside accountant		
Attorney		

How to present it

Lead with your system. Open with how the business is governed: licenses, oversight, and controls. Then the numbers.

Be direct about history. Bring past findings and how you resolved them. Raise them yourself rather than waiting to be asked.

Keep it current. Update the packet as licenses renew, and offer it at regular check-ins (a suggested habit, not a requirement), not only when you need capital.

Answer with specifics. If you do not know an answer, say you will confirm it, then follow up with the document.

Prepared by SPL Management | Want a second set of eyes? spl-management.com/consultation