

CREDIT APPLICATION

Important Applicant Information: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

Type of Credit Requested

- Secured** **Individual Credit**-relying solely on my income or assets
- Unsecured** **Individual Credit**- relying on my income or assets as well as income and assets from other sources
- Joint Credit**- we intend to apply for joint credit: _____ (initials)

Amount Requested: _____ **For How Long:** _____ **Payment Date Desired:** _____

Want to Repay: **Monthly**

Proceeds of the loan will be used for: _____

SECTION A- INDIVIDUAL APPLICANT INFORMATION

Name (Last, First, MI)

Birthdate **Telephone** **Driver's License No.** **Social Security No.**

Number of Dependants **Ages of Dependants**

Address (Street, City, State, & Zip)

County **Do you:** **Own** **Rent** **How Long?**

Previous Address (Street, City, State, & Zip) –if less than 3 years

County **Do you:** **Own** **Rent** **How Long?**

Employer (Company Name & Address) **How Long?**

Business Phone **Position**

Salary per Month: Gross\$ **Net\$**

Previous Employer (Company Name & Address) **How Long?**

Business Phone **Position**

Salary per Month: Gross\$ **Net\$**

Name & Address of Nearest Relative Not Living With You

Relationship **Telephone**

Alimony, Child Support, or Separate Maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: **Court Order** **Written Agreement** **Oral Agreement**

Sources of Other Income: _____ **Amount per Month:** _____

Is any income listed in this Section like to be reduced before the credit request is paid off?

No **Yes** (explain)

Have you previously received credit from us? **No** **Yes** (when)

SECTION B- JOINT APPLICANT INFORMATION

Complete only if: for joint credit, for individual credit relying on income or assets from other sources, or applicant is married & resides in a community property state.

Name (Last, First, MI)

Birthdate

Telephone

Driver's License No.

Social Security No.

Number of Dependants

Ages of Dependants

Address (Street, City, State, & Zip)

County

Do you: **Own** **Rent**

How Long?

Previous Address (Street, City, State, & Zip) –if less than 3 years

County

Do you: **Own** **Rent**

How Long?

Employer (Company Name & Address)

How Long?

Business Phone

Position

Salary per Month: Gross\$

Net\$

Previous Employer (Company Name & Address)

How Long?

Business Phone

Position

Salary per Month: Gross\$

Net\$

Name & Address of Nearest Relative Not Living With You

Relationship

Telephone

Alimony, Child Support, or Separate Maintenance Income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: **Court Order** **Written Agreement** **Oral Agreement**

Sources of Other Income:

Amount per Month:

Is any income listed in this Section like to be reduced before the credit request is paid off?

No **Yes** (explain)

Have you previously received credit from us? **No** **Yes** (when)

SECTION C- MARITAL STATUS

Complete only if: for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested.

Applicant

Married

Separated

Unmarried (including single, divorced, & widowed)

Other Party

Married

Separated

Unmarried (including single, divorced, & widowed)

SECTION D- ASSETS & DEBT INFORMATION

If Section B has been completed, this Section should be giving information about both the Applicant and Joint Applicant or Other Person.
Please mark Applicant-related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.

Assets Owned (Use separate sheet if necessary.)

Description of Assets		Name in Which Account is Carried	Subject to Debt?	Value
<i>Checking Account</i>				\$
Number	Where			
<i>Savings Account</i>				
Number	Where			
<i>Certificates of Deposit(s)-where</i>				
<i>Marketable Securities</i>				
Issuer	Type, # of Shares			
<i>Real Estate</i>				
Location	Date Acquired			
<i>Life Insurance</i>				
Issuer	Face Value			
<i>Automobiles</i>				
Make, Model	Year			
<i>Other</i>				
Total Assets				\$

Creditor	Account Number	Name in which account is carried	Original Amount	Present Balance	Monthly Payments
Landlord or Mortgage Holder	<input type="checkbox"/> Rent <input type="checkbox"/> Mortgage		(omit rent) \$	(omit rent) \$	\$
Automobiles (describe)					
Total Debts			\$	\$	\$

Complete the following information about both the Applicant and Joint Applicant or Other Persons (if applicable):

Are you obligated to make Alimony, Support, or Maintenance Payments? No Yes

If yes, to (Name & Address) _____ Amt. per month \$ _____

Are you a co-maker, endorser, or guarantor on any loan or contract? No Yes If yes, for whom? _____ To whom? _____

Are there any unsatisfied judgments against you? No Yes If yes, to whom owed? _____ Amount \$ _____

Have you been declared bankrupt in the last 10 years? No Yes If yes, where? _____ Year? _____

SECTION E - SECURED CREDIT Complete only if credit is to be secured. Briefly describe the property to be given as security:
Property Description
Names & Addresses of all co-workers of the property
If the security is real estate, give the full name of your spouse (if any).

CREDIT DISCLOSURES: An insurance product or annuity may be offered to you. If you purchase an insurance product or annuity: (1) The insurance product is not a deposit or other obligation of, or guaranteed by, this institution or our affiliate(s); (2) With exception of Federal Flood Insurance or Federal Crop Insurance, the insurance product or annuity is not insured by the Federal Deposit Insurance Corporation or any other agency of the United States, this institution, or our affiliate(s); and (3) In the case of an insurance product or annuity that involves an investment risk, there is investment risk associated with the insurance product, including the possible loss of value. If an insurance product or annuity is offered we cannot condition an extension of credit on either of the following: (1) Your purchase of an insurance product or annuity from us or any of our affiliates; or, (2) Your agreement not to obtain, or a prohibition on you from obtaining, an insurance product or annuity from an unaffiliated entity.

SIGNATURES-

Everything that I have stated in this Application is correct to the best of my knowledge. I understand that you will retain this Application whether or not it is approved. You are authorized to check my credit and employment history and answer question about your credit experience with me.

Unless I have purchased the insurance product(s) by mail or if the Credit Disclosures are provided electronically, by signing below, I acknowledge that I have received the Credit Disclosures orally at the time I have applied for credit and fully understand the disclosures noted above. I am also being provided with a copy of these disclosures and I acknowledge receipt by my signature.

APPLICANT SIGNATURE _____ DATE _____ OTHER SIGNATURE (Where Applicable) _____ DATE _____

FEDERAL CONSUMER CREDIT DISCLOSURES

CREDIT DISCLOSURES: An insurance product or annuity may be offered to you. If you purchase an insurance product or annuity: (1) The insurance product is not a deposit or other obligation of, or guaranteed by, this institution or our affiliate(s); (2) With exception of Federal Flood Insurance or Federal Crop Insurance, the insurance product or annuity is not insured by the Federal Deposit Insurance Corporation or any other agency of the United States, this institution, or our affiliate(s); and (3) In the case of an insurance product or annuity that involves an investment risk, there is investment risk associated with the insurance product, including the possible loss of value. If an insurance product or annuity is offered we cannot condition an extension of credit on either of the following: (1) Your purchase of an insurance product or annuity from us or any of our affiliates; or, (2) Your agreement not to obtain, or a prohibition on you from obtaining, an insurance product or annuity from an unaffiliated entity.