

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

IMPORTANT: Check the appropriate boxes below and complete the applicable sections.

- Secured Individual Credit- relying solely on my income or assets.
 Unsecured Individual Credit- relying on my income or assets as well as income or 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 LOAN TO BE USED FOR: _____

SECTION - A INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle) _____
BIRTHDATE _____ TELEPHONE NO. _____
DRIVER'S LICENSE NO. _____ SOCIAL SECURITY NO. _____
NO. DEPENDENTS _____ AGE OF DEPENDENTS _____
ADDRESS (Street, City, State & Zip) _____
COUNTY _____ DO YOU OWN OR RENT? _____ HOW LONG? _____
PREVIOUS ADDRESS (Street, City, State & Zip)(Complete if less than 3 years at present address) _____
COUNTY _____ DID YOU OWN OR RENT? _____ HOW LONG? _____
EMPLOYER (Company Name & Address) _____ BUSINESS PHONE _____
HOW LONG _____ POSITION OR TITLE _____ SALARY PER MONTH: GROSS \$ _____ NET \$ _____
PREVIOUS EMPLOYER (Company Name & Address) _____ HOW LONG? _____
NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU _____
RELATIONSHIP _____ TELEPHONE NO. (Include Area Code) _____

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 Understanding

Sources of Other Income _____ Amount per month \$ _____

Have you previously received credit from us? Yes, when? _____ No

Is any income listed in this Section likely to be reduced before the credit request is paid off? No Yes (Explain) _____

SECTION - B JOINT APPLICANT OR OTHER PARTY INFORMATION

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

NAME (Last, First, Middle) _____
BIRTHDATE _____ TELEPHONE NO. _____
DRIVER'S LICENSE NO. _____ SOCIAL SECURITY NO. _____
NO. DEPENDENTS _____ AGE OF DEPENDENTS _____
EMPLOYER (Company Name & Address) _____ BUSINESS PHONE _____
HOW LONG _____ POSITION OR TITLE _____ SALARY PER MONTH: GROSS \$ _____ NET \$ _____
PREVIOUS EMPLOYER (Company Name & Address) _____ HOW LONG? _____

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 Understanding

Sources of Other Income _____ Amount per month \$ _____

Is any income listed in this Section likely to be reduced before the credit request is paid off? No Yes (Explain) _____

Has Joint Applicant or Other Party ever received credit from us? Yes, when? _____ No

**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 repaying of the credit requested.

APPLICANT Married Separated Unmarried (including single, divorced, and widowed)
OTHER PARTY Married Separated Unmarried (including single, divorced, and widowed)

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

Are you obligated to make Alimony, Support or Maintenance Payments? No Yes
If yes, to (Name & Address) _____ Amount 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 - D
ASSET & DEBT INFORMATION**

If Section B has been completed, this Section should be completed 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 THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
Checking Account Number(s) (where)			
Savings Account Number(s) (where)			
Certificate of Deposit(s) (where)			
Marketable Securities (issuer, type, no. of shares)			
Real Estate (location, year acquired)			
Life Insurance (issuer, face value)			
Automobiles (make, model, year)			
Other (list)			
Total Assets			

OUTSTANDING DEBTS- Include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.

OUTSTANDING DEBT	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENT
Landlord or Mortgage Holder	<input type="checkbox"/> Rent <input type="checkbox"/> Mortgage		(omit rent)	(omit rent)	
Automobiles (describe)					
Total Debts					

SECTION – E

SECURED CREDIT- Complete only if credit is to be secured. Briefly describe the property to be given as security.

Property described _____
 Name & Address of all co-owners of the property _____
 If the security is real estate, give the full name of your spouse (if any). _____

SIGNATURES- I certify that everything I have stated in the application and on any attachments is correct. Lender may keep this application whether or not it is approved. By signing below I authorize Lender to check my credit and employment history and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update credit information at Lender’s request if my financial condition changes.

Applicant’s Signature _____ Date _____ Other Signature (Where Applicable) _____ Date _____

FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product or annuity in connection with this extension of credit. **FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:**

1. My purchase of an insurance product or annuity from you or from any of your affiliates; or
2. My agreement not to obtain, or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.

By signing, I acknowledge that I have received a copy of this form on today’s date. Unless this disclosure is provided electronically or I have applied for credit by mail, I also acknowledge that you have provided this disclosure to me orally.

Consumer _____ Date _____ Consumer _____ Date _____