

PERSONAL LOAN APPLICATION

[SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT]

IMPORTANT: Read these Directions before completing this Application. Check the Appropriate Box.

- If you are applying for individual credit or an individual account, in your own name, and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A-D. If the requested credit or account is to be secured, also complete the first part of Section F.
If you are applying for joint credit with another person or for a joint account or an account that you and another person will use, complete all Sections, providing information in Section E about the joint applicant.
We intend to apply for joint credit. Applicant Co-Applicant
If you are applying for individual credit or an individual account, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in Section E about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

SECTION A - APPLICANT

NAME (Please print full name) HOME PHONE CELL PHONE AMOUNT OF LOAN REQUESTED REQUESTED MOS. TO PAY
PRESENT STREET ADDRESS HOW LONG AT THIS ADDRESS: PURPOSE OF LOAN
CITY, STATE AND ZIP E-MAIL ADDRESS: COLLATERAL OFFERED AND HOW OWNED
IMMEDIATE PREVIOUS ADDRESS HOW LONG AT THIS ADDRESS:
CITY AND STATE ZIP Have you ever applied to us for a loan?
SOCIAL SECURITY NUMBER DRIVERS LICENSE NUMBER - STATE BIRTH DATE NO. OF DEPENDENTS - LIST BY AGE
NAME, ADDRESS AND RELATIONSHIP OF TWO NEAREST RELATIVES NOT LIVING WITH YOU OTHER THAN A PRESENT OR FORMER SPOUSE ARE YOU A U.S. CITIZEN?
MY PRINCIPAL FINANCIAL INSTITUTION IS: Services presently used: Checking Account Savings Account Safe Deposit Loan OTHER FINANCIAL INSTITUTIONS USED

SECTION B - INCOME AND EMPLOYMENT

PRESENT EMPLOYER SALARY AND WAGES Monthly Income
EMPLOYER ADDRESS BUSINESS PHONE OTHER INCOME- From Whom or Describe (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)
POSITION OR TITLE DATE OF EMPLOY
PREVIOUS EMPLOYER AND ADDRESS
POSITION OR TITLE YEARS EMPLOYED TOTAL MONTHLY INCOME
Is any income listed in this Section likely to be reduced in the next two years or before the credit requested is paid off?
If you have chosen to disclose income from alimony, child support or separate maintenance, is such income pursuant to: How Long Received How Often From Whom

SECTION C - ASSETS

AUTOS (Make, Model, Year) VALUE VALUE VALUE TOTAL VALUE
REAL ESTATE (Location) DATE OCCUPIED VALUE
REAL ESTATE (Location) DATE OCCUPIED VALUE
LIFE INSURANCE (Name each Company) FACE VALUE CASH VALUE
OTHER ASSETS (Describe) ESTIMATED VALUE
AUTO INSURANCE AGENTS: (Name and Address) TOTAL ASSETS

SECTION D - LIABILITIES AND INDEBTEDNESS

List below all indebtedness to banks, credit unions, stores, finance companies, individuals and other creditors, including obligations to pay alimony, child support, separate maintenance, rent, mortgages, etc.
CREDITOR TYPE OF DEBT OR ACCOUNT NUMBER ORIGINAL DEBT PRESENT AMOUNT OWED COLLATERAL MONTHLY PAYMENT
LANDLORD OR MORTGAGE HOLDER Rent Payment Mortgage (omit rent) (omit rent)
CREDIT CARDS
Totals LIABILITIES MONTHLY PAYMENTS
Have you ever been bankrupt or had any judgments or garnishments against you? NO YES - WHEN? MONTHLY DEBT TO INCOME 0.00% ASSETS TO LIABILITIES: 0.00%

SECTION E - JOINT APPLICANT, USER OR OTHER PARTY (Use separate sheets, if needed.)

If this Section of Application is completed, the indebtedness of Co-Applicant/Guarantor/Endorser must be shown under the "Liabilities and Indebtedness" Section above. (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)
NAME AND RELATIONSHIP TO APPLICANT ADDRESS CO-APPLICANT CO-SIGNER
EMPLOYED BY HOW LONG POSITION OR TITLE BUSINESS PHONE HOME PHONE SOCIAL SECURITY NUMBER BIRTH DATE
MONTHLY INCOME OTHER INCOME TOTAL INCOME DRIVERS LICENSE NUMBER - STATE
Is any income listed in this Section likely to be reduced in the next two years or before the credit requested is paid off?
NAME, ADDRESS AND RELATIONSHIP OF TWO NEAREST RELATIVES NOT LIVING WITH YOU OTHER THAN A PRESENT OR FORMER SPOUSE ARE YOU A U.S. CITIZEN?
MY PRINCIPAL FINANCIAL INSTITUTION IS: Services presently used: Checking Account Savings Account Safe Deposit Loan OTHER FINANCIAL INSTITUTIONS USED

SECTION F - MARITAL STATUS

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

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 loan is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

APPLICANTS SIGNATURE CO-APPLICANT/CO-SIGNER/GUARANTOR/ENDORSER SIGNATURE (Where Applicable)

X DATE X DATE

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**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

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To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

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**INSURANCE DISCLOSURES – CONSUMER CREDIT APPLICATIONS**

DATE \_\_\_\_\_

<b>CONSUMER(S) NAME</b>	<b>FINANCIAL INSTITUTION NAME AND ADDRESS</b>
<b>CONSUMER(S) ADDRESS</b>	

In this disclosure, the terms "you" and "your" refer to the Consumer(s) named above. The terms "we," "us" and "our" refer to the Financial Institution.  
Loan application type: \_\_\_\_\_ .

**PURCHASE OF INSURANCE OR AN ANNUITY FROM US IS NOT REQUIRED  
PURCHASE OF INSURANCE OR AN ANNUITY FROM OTHERS IS NOT PROHIBITED**

*In no way will our decision to extend credit to you be based or conditioned upon whether or not you purchase an insurance product or annuity from us or any affiliate of ours; nor will we prohibit you or ask you not to obtain an insurance product or annuity from an unaffiliated entity.*

**Consumer Acknowledgment**

By signing below you acknowledge receiving a copy of this written disclosure and (except for transactions conducted by mail) that the disclosures were also orally given to you by the Financial Institution.

Dated: \_\_\_\_\_ .

*(If you have received this disclosure in the mail, please return a signed copy to the Financial Institution.)*

\_\_\_\_\_

\_\_\_\_\_

**Financial Institution Certification**

(Check if applicable). The Consumer's application for credit was taken by telephone. The undersigned on behalf of the Financial Institution certifies giving these disclosures orally to the Consumer(s) at the time of application and that an oral acknowledgment of receipt of the disclosures was obtained from the Consumer(s). These disclosures were mailed to the Consumer(s) at the address noted above within 3 business days beginning the first business day after the application was taken, as permitted by federal regulation.

Dated: \_\_\_\_\_ By: \_\_\_\_\_

## STATEMENT OF INTENT TO APPLY FOR INDIVIDUAL OR JOINT CREDIT

FINANCIAL INSTITUTION NAME AND ADDRESS	APPLICANT(S) NAME
	APPLICANT(S) ADDRESS

Regarding the application for credit in the amount of \_\_\_\_\_ made on \_\_\_\_\_ (date) with the above Financial Institution:

Check Applicable Box

I am applying for individual credit in my own name, and I am relying on my own income or assets and not the income or assets of another person as the basis for repayment of the credit requested.

I am applying for individual credit, but I am relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested.

We intend to apply for joint credit.

SIGNATURE(S)

\_\_\_\_\_  
*Applicant*

\_\_\_\_\_  
*Co-Applicant (where applicable)*