

CONSUMER CREDIT APPLICATION

Amount Requested _____ Payment Date Desired _____ Proceeds of Credit _____ Loan Number _____
\$ _____ To Be Used For _____

IMPORTANT: Read these Directions before completing this Application.

Check Appropriate Box

- If you are applying for individual credit 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 Sections A, C, D, and E, omitting B and the second part of C.
- If this is an application for joint credit with another person, complete all Sections, providing information in B about the joint applicant.
We intend to apply for joint credit. _____ Applicant _____ Co-Applicant
- If you are applying for individual credit, 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 B about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

SECTION A — INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): _____ Birthdate: _____
Present Street Address: _____ Years there: _____
City: _____ State: _____ Zip: _____ Phone: _____ Cell Phone: _____
Social Security No: _____ E-mail: _____
Driver's License #: _____ Expiration Date: _____
Previous Street Address: _____ Years there: _____
City: _____ State: _____ Zip: _____
Present Employer: _____ Years there: _____ Telephone: _____
Position or title: _____ Address: _____ Supervisor: _____
Previous Employer: _____ Years there: _____ Telephone: _____
Present net salary or commission: \$ _____ Per: _____ No. Dependents: _____ Ages: _____
Landlord: _____ Address: _____ Phone: _____

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

Other income: \$ _____ Per: _____ Source(s) of other income: _____

Is any income listed in this Section likely to be reduced before the credit requested is paid off? Yes No
(Explain in detail on separate sheet.)

Have you ever received credit from us? _____ When? _____

Checking Account No.: _____ Institution and Branch: _____

Savings Account No.: _____ Institution and Branch: _____

Name of nearest relative not living with you: _____ Phone: _____ Address: _____ Relationship: _____

SECTION B — INFORMATION REGARDING JOINT APPLICANT OR OTHER PARTY

(Use separate sheets if necessary)

Full Name (Last, First, Middle): _____ Birthdate: _____

Relationship to Applicant (if any): _____

Present Street Address: _____ Years there: _____

City: _____ State: _____ Zip: _____ Telephone: _____

Social Security No: _____ E-mail: _____

Driver's License #: _____ Expiration Date: _____

Present Employer: _____ Years there: _____ Telephone: _____

Position or title: _____ Address: _____ Supervisor: _____

Present net salary or commission: \$ _____ Per: _____ No. Dependents: _____ Ages: _____

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

Other income: \$ _____ Per: _____ Source(s) of other income: _____

Is any income listed in this Section likely to be reduced before the credit requested is paid off? Yes No

(Explain if yes) _____

Name of nearest relative not living with you: _____ Phone: _____ Address: _____ Relationship: _____

SECTION C - MARITAL STATUS

(Do not complete if this is an application for individual unsecured credit.)

Applicant: Married Separated Unmarried (including single, divorced, and widowed)

Other party: Married Separated Unmarried (including single, divorced, and widowed)

SECTION D - 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.)

Creditor	Type of Debt or Acct. No.	Name in Which Acct. Carried	Original Debt	Present Balance	Monthly Payments	Past Due? Yes / No
1. (Landlord or Mortgage Holder)	<input type="radio"/> Rent Payment <input type="radio"/> Mortgage		\$(Omit rent)	\$(Omit rent)	\$	<input type="radio"/> Yes <input type="radio"/> No
2						<input type="radio"/> Yes <input type="radio"/> No
3						<input type="radio"/> Yes <input type="radio"/> No
4						<input type="radio"/> Yes <input type="radio"/> No
5						<input type="radio"/> Yes <input type="radio"/> No
Total Debts			\$	\$	\$	

(Credit References)	Name of Person or Business	City, State	Date Paid
1.			
2.			
Are you a co-maker, endorser, or guarantor on any loan or contract?	<input type="radio"/> Yes <input type="radio"/> No	If "Yes" For Whom?	To Whom?
Are there any unsatisfied judgments against you?	<input type="radio"/> Yes <input type="radio"/> No	Amount \$	If "Yes" To Whom?
Have you been declared bankrupt in the last 14 Years?	<input type="radio"/> Yes <input type="radio"/> No	If "Yes" Where?	Year
Are any of your assets in a trust?	<input type="radio"/> Yes <input type="radio"/> No		

Other Obligations - (E.g., liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

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 to answer questions about your credit experience with me.

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

SECTION E - SECURED CREDIT (Complete only if credit is to be secured.) Briefly describe the property to be given as security:

FOR BANK USE ONLY

Class Code: _____	Loan Type: _____	Collateral Code: _____	Purpose Code: _____
Payment Code: _____	Call Report Code: _____	Charge Code: _____	
Cashier's Checks: _____	DDA# _____	Repayment: _____	
Proceeds: \$ _____			
Fees: Loan: _____	Title: _____	NOL: _____	Misc.: _____
Credit Life: _____	Joint: _____	Single: _____	
A & H: _____		Interest Rate: _____	
		Collateral Value: _____	
Disbursements:		LTV%: _____	
1. _____		Exceptions to Policy: _____	
2. _____			
3. _____		Debit to Income: _____	
Officer: _____	Approved _____	Declined _____	Ins. Agent/Agency: _____