

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) _____

FOR CREDITOR USE

DATE _____ CLASS NO. _____
 ACCOUNT NO. _____
 APPROVED BY _____
 DECLINED BY _____

AMOUNT REQUESTED \$	FOR HOW LONG	PAYMENT DATE DESIRED	WANT TO REPAY <input type="checkbox"/> MONTHLY <input type="checkbox"/>	PROCEEDS OF LOAN TO BE USED FOR:
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SECTION A - INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle) _____

BIRTHDATE / /	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
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ADDRESS (Street, City, State & Zip)	COUNTY	Do you <input type="checkbox"/> own or <input type="checkbox"/> rent?	HOW LONG
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PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address)	COUNTY	Did you <input type="checkbox"/> own or <input type="checkbox"/> rent?	HOW LONG
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EMPLOYER (Company Name & Address)	EMPLOYER DIVISION/BRANCH	HOW LONG
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BUSINESS PHONE Ext.	POSITION OR TITLE	HOW OFTEN PAID	GROSS INCOME PER PAY PERIOD \$
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PREVIOUS EMPLOYER (Company Name & Address)	HOW LONG
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NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	RELATIONSHIP	TELEPHONE NO. (Include Area Code)
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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 \$
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Is any income listed in this Section likely to be reduced before the credit request is paid off? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)	Have you previously received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes - When?
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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	AGES OF DEPENDENTS
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RELATIONSHIP TO APPLICANT (If Any)	PRESENT ADDRESS (Street, City, State & Zip)	HOW LONG
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EMPLOYER (Company Name & Address)	EMPLOYER DIVISION/BRANCH	HOW LONG
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BUSINESS PHONE Ext.	POSITION OR TITLE	HOW OFTEN PAID	GROSS INCOME PER PAY PERIOD \$
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PREVIOUS EMPLOYER (Company Name & Address)	HOW LONG
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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 \$
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Is any income listed in this Section likely to be reduced before the credit requested is paid off? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)	Has Joint Applicant or Other Party ever received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes - When?
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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	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)
OTHER PARTY	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)

SECTION D - ASSET & DEBT INFORMATION

Check box for applicant or other.

ASSETS OWNED (Use separate sheet if necessary.)	APPLICANT		NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
		OTHER			
SHARE DRAFT OR ACCOUNT NUMBER(S) (where)					\$
SHARE OR SAVINGS ACCOUNT NUMBER(S) (where)					
SHARE CERTIFICATE(S) OR CERTIFICATE OF DEPOSIT(S) (where)					
MARKETABLE SECURITIES (issuer, type, no. of shares)					
REAL ESTATE (location, date acquired)					
LIFE INSURANCE (issuer, face value)					
AUTOMOBILES (make, model, year)					
OTHER (list)					
TOTAL ASSETS					\$

CREDITOR	APPLICANT		ACCOUNT NUMBER	NAME IN WHICH THE LOAN WAS MADE	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
		OTHER					
LANDLORD OR MORTGAGE HOLDER CURRENT RATE: _____ %		<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage			(OMIT RENT) \$	(OMIT RENT) \$	\$
SECOND MORTGAGE/HOME EQUITY CURRENT RATE: _____ %							
AUTOMOBILE LENDER (describe) Vehicle:							
TOTAL DEBTS						\$	\$

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) _____ 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-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 this 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.