

CREDIT APPLICATION **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 only Sections A and D. If the requested credit is to be secured, also complete the first part of Section C and Section E.
- If you are applying for joint credit with another person, complete all Sections except E, providing information in B about the joint applicant. If the requested credit is to be secured, then complete Section E.
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 the repayment of the credit requested, complete all Sections except E 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. If the requested credit is to be secured, then complete Section E.

Amount Requested: \$ _____ Payment Date Desired: _____ Proceeds of Credit to be Used for: _____

SECTION A — INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): _____ Birthdate: ____/____/____
 Present Street Address: _____ Years There: _____
 City: _____ State: _____ Zip: _____ Telephone: _____
 Social Security No.: _____ Drivers License No.: _____
 Previous Street Address: _____ Years There: _____
 City: _____ State: _____ Zip: _____
 Present Employer: _____ Years There: _____ Telephone: _____
 Position or Title: _____ Name of Supervisor: _____
 Employer's Address: _____
 Previous Employer: _____ Years There: _____
 Previous Employer's Address: _____
 Present Gross 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: _____ Sources of Other Income: _____

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

Have you ever received credit from us? _____ When? _____ Office: _____
 Checking Account No.: _____ Institution and Branch: _____
 Savings Account No.: _____ Institution and Branch: _____
 Name of nearest relative not living with you: _____ Telephone: _____
 Relationship: _____ Address: _____

SECTION B — INFORMATION REGARDING JOINT APPLICATION 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.: _____ Drivers License No.: _____
 Present Employer: _____ Years There: _____ Telephone: _____
 Position or Title: _____ Name of Supervisor: _____
 Employer's Address: _____
 Previous Employer: _____ Years There: _____
 Previous Employer's Address: _____
 Present Gross 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: _____ Sources of Other Income: _____

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

Have you ever received credit from us? _____ When? _____ Office: _____
 Checking Account No.: _____ Institution and Branch: _____
 Savings Account No.: _____ Institution and Branch: _____
 Name of nearest relative not living with you: _____ Telephone: _____
 Relationship: _____ Address: _____

SECTION C — MARITAL STATUS (Do not complete if this is an application for individual unsecured credit.)

Full Name: Married Separated Unmarried (including single, divorced and widowed)
 Other Party: Married Separated Unmarried (including single, divorced and widowed)

SECTION D — ASSET AND 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	VALUE	SUBJECT TO DEBT YES/NO	NAMES OF OWNERS
CASH	\$		
AUTOMOBILES (Make, Model, Year)			
1.			
2.			
3.			
CASH VALUE OF LIFE INSURANCE (Issuer, Face Value)			
REAL ESTATE (Location, Date Acquired)			
MARKETABLE SECURITIES (Issuer, Type, No. of Shares)			
OTHER (List)			
TOTAL ASSETS	\$		

OUTSTANDING DEBTS (Include charge accounts installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary).

CREDITOR	TYPE OF DEBT OR ACCOUNT NUMBER	NAME IN WHICH ACCOUNT IS CARRIED	ORIGINAL DEBT	PRESENT BALANCE	MONTHLY PAYMENTS	PAST DUE? YES/NO
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		(Omit Rent)	(Omit Rent)		
1.			\$	\$	\$	
2.						
3.						
4.						
5.						
6.						
7.						
8.						
TOTAL DEBTS			\$	\$	\$	

CREDIT REFERENCES

1.
2.
3.

Are you a co-maker, endorsers or guarantor on any loan or contract? No Yes - For Whom? To Whom?
 Are there any unsatisfied judgments against you? No Yes - Amount? If "Yes", To Whom Owed?
 Have you been declared bankrupt in the last ten (1) years? No Yes - Where? Where?

OTHER OBLIGATIONS (For example, liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary)

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

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 _____

IMPORTANT INFORMATION TO APPLICANT(S). 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 applies for a loan or opens an account.
What this means for you. When you apply for a loan or 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. 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.

For Bank Use

Loan Officer _____ Date _____