

Consumer Credit Application

Important Information for Applicants: 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 the identifies each person who applies for a loan or opens an account

What this means for you: When you apply for a loan to open an account, we will ask you 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.

1. Type of Application					
<input type="checkbox"/> Individual Credit - You are relying solely on your income or assets			<input type="checkbox"/> Joint Credit - By initialing below, you intend to apply for "joint credit" Applicant: _____ Joint Applicant: _____		
2. Type of Requested Credit					
Application Date	Amount \$	Financing Type <input type="checkbox"/> New <input type="checkbox"/> Refinance <input type="checkbox"/> Modification	No. of Months	Repayment interval <input type="checkbox"/> Monthly _____	First Payment Date
Credit Type <input type="checkbox"/> Line of Credit <input type="checkbox"/> Loan <input type="checkbox"/> Sale		Loan Purpose <input type="checkbox"/> Agricultural <input type="checkbox"/> Business <input type="checkbox"/> Consumer	Security/Collateral <input type="checkbox"/> Unsecured <input type="checkbox"/> Secured	Proceeds of Credit to Be Used for: <input type="checkbox"/> Purchase property that will secure your credit <input type="checkbox"/> Finance home improvements to a residential dwelling <input type="checkbox"/> Other:	
Applicant			Joint Applicant or Other Party		
Full Name: (First, Middle, Last)			Full Name: (First, Middle, Last)		
Date of Birth	Soc. Sec. No.	Primary Phone No.	Date of Birth	Soc. Sec. No.	Primary Phone No.
Present Address	Own / Rent	No. of Years	Present Address	Own / Rent	No. of Years
Previous Address	Own / Rent	No. of Years	Previous Address	Own / Rent	No. of Years
Dependents No.: _____ Ages: _____			Dependents No.: _____ Ages: _____		
Nearest Relative (<i>not living with you</i>) Name: Address: Telephone:			Nearest Relative (<i>not living with you</i>) Name: Address: Telephone:		
Your Relationship to Us (<i>or our affiliate</i>) None / Employee / Insider (<i>Shareholder, Director, Officer</i>)			Your Relationship to Us (<i>or our affiliate</i>) None / Employee / Insider (<i>Shareholder, Director, Officer</i>)		
Have you ever received credit from us? Yes / No If so, when?			Have you ever received credit from us? Yes / No If so, when?		
4. Asset and Debt Information					
Assets Owned					
Type of Asset	Account Number	Current Market Value	Balance of Lien	Owner's Name	
		\$	\$		
		\$	\$		
		\$	\$		
		\$	\$		
		\$	\$		
Outstanding Debts					
Creditor Name	Type of Debt	Present Balance	Monthly Payment	Additional Information	
		\$	\$		
		\$	\$		
		\$	\$		
		\$	\$		
		\$	\$		
Credit References					
Name	Amount Borrowed			Date Paid if Full	

Applicant		5. Employment Information		Joint Applicant or Other Party	
1st Employer: Current / Previous / Self-Employed No. of Years		1st Employer: Current / Previous / Self-Employed No. of Years		1st Employer: Current / Previous / Self-Employed No. of Years	
Name:		Name:		Name:	
Address:		Address:		Address:	
Telephone:		Position/Title:		Telephone:	
Gross Monthly Income: \$		Gross Monthly Income: \$		Position/Title:	
2nd Employer: Current / Previous / Self-Employed No. of Years		2nd Employer: Current / Previous / Self-Employed No. of Years		2nd Employer: Current / Previous / Self-Employed No. of Years	
Name:		Name:		Name:	
Address:		Address:		Address:	
Telephone:		Position/Title:		Telephone:	
Gross Monthly Income: \$		Gross Monthly Income: \$		Position/Title:	
3rd Employer: Current / Previous / Self-Employed No. of Years		3rd Employer: Current / Previous / Self-Employed		3rd Employer: Current / Previous / Self-Employed	
Name:		Name:		Name:	
Address:		Address:		Address:	
Telephone:		Position/Title:		Telephone:	
Gross Monthly Income: \$		Gross Monthly Income: \$		Position/Title:	
Applicant		6. Other Income		Joint Applicant or Other Party	
Type:		Alimony, child support, or separate maintenance income <u>need not</u> be revealed if you do not wish to have it considered as a basis of repaying this obligation.		Type:	
Source:				Source:	
Amount: \$				Amount: \$	
Applicant		7. Other Obligations		Joint Applicant or Other Party	
Yes / No		Are you a co-maker, endorser, co-signer, surety, or guarantor on any loan, contract or other obligation?		Yes / No	
Amount: \$				Amount: \$	
Info:				Info:	
Yes / No		Are there any unsatisfied judgements against you?		Yes / No	
Amount: \$				Amount: \$	
Info:				Info:	
Yes / No		Have you been declared bankrupt in the last 10 years?		Yes / No	
Amount: \$				Amount: \$	
Info:				Info:	
Yes / No		Are you obligated to make Alimony, Support or Maintenance Payments?		Yes / No	
Amount: \$				Amount: \$	
Info:				Info:	
8. Property Information					
Property Type		Property Description		Property Location or Address	
Primary Use of Property		Property Owners Name and Address			
<p>You certify that everything you have stated in the Credit Application and on any other documents submitted to us are true and correct to the best of your knowledge. You understand the you must update the information contained in this Credit Application if with your financial condition materially changes or we make a request to you orally or in writing. You understand that we will retain this Credit Application whether or not it is approved.</p> <p>You authorize us to request one of more consumer reports to check and verify you credit and employment history, and to answer questions others may ask us about our credit experience with you.</p> <p>You authorize us to contact you using any of the telephone numbers listed on the Credit Application or that you subsequently provide us in connection with your credit account - regardless whether the number we use is assigned to a service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text, and email and through the use of prerecorded/artificial voices messages or an automatic dialing service</p>					
Applicant Signature		Date		Joint Applicant or Other Party Signature	
<p>Notice: It is a federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code § 1001, et seq.</p>					