

PERSONAL LOAN APPLICATION

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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.

INFORMATION ABOUT CREDIT REQUEST

Please Check 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.

| | | |
|--------------------------------|-----------------------|---|
| AMOUNT OF LOAN REQUESTED \$ | REQUESTED MOS. TO PAY | HAVE YOU EVER APPLIED TO US FOR A LOAN? <input type="checkbox"/> NO <input type="checkbox"/> YES WHEN? |
| PURPOSE OF LOAN | | COLLATERAL OFFERED AND HOW OWNED |

SECTION A – APPLICANT

| | | | | |
|--|------------|--------------|---|------------------------|
| NAME (Please print full name) | HOME PHONE | CELL PHONE | BIRTH DATE | SOCIAL SECURITY NUMBER |
| PRESENT STREET ADDRESS | | YEARS THERE: | DRIVERS LICENSE NUMBER - STATE | |
| CITY AND STATE | | ZIP | E-MAIL ADDRESS | |
| IMMEDIATE PREVIOUS ADDRESS | | YEARS THERE: | NO. OF DEPENDENTS - LIST BY AGE | |
| CITY AND STATE | | ZIP | ARE YOU A U.S. CITIZEN? <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| TWO NEAREST RELATIVES <i>NOT</i> LIVING WITH YOU OTHER THAN A PRESENT OR FORMER SPOUSE | | | | |
| NAME | ADDRESS | CITY, STATE | ZIP | PHONE |

1.

2.

| | | | | | |
|--|----------------------|---------------------|------------------|--------------|------|
| MY PRINCIPAL FINANCIAL INSTITUTION IS: | Checking Account No. | Savings Account No. | Cert. of Deposit | Safe Deposit | Loan |
| OTHER FINANCIAL INSTITUTIONS USED: | Checking Account No. | Savings Account No. | Cert. of Deposit | Safe Deposit | Loan |

SECTION B – INCOME AND EMPLOYMENT

| | | | |
|-------------------------------|----------------|------------------------|---|
| PRESENT EMPLOYER | | SALARY AND WAGES \$ | MONTHLY INCOME \$ |
| EMPLOYER ADDRESS | | BUSINESS PHONE | OTHER INCOME: From Whom or Describe: <i>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.</i> |
| | | DATE OF EMPLOY | \$ |
| POSITION OR TITLE | SUPERVISOR | | \$ |
| 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? ☐ No ☐ Yes (Explain in detail, use separate sheet if needed):

| | | | |
|---|--------------------|------------|------------|
| If you have chosen to disclose income from alimony, child support or separate maintenance, is such income pursuant to: <input type="checkbox"/> Written Agreement <input type="checkbox"/> Court Decree <input type="checkbox"/> Other | HOW LONG RECEIVED? | HOW OFTEN? | FROM WHOM? |
| Have you ever been bankrupt or had any judgments or garnishments against you? <input type="checkbox"/> No <input type="checkbox"/> Yes When? | | | |
| Are you a co-maker, endorser, or guarantor on any loan or contract? <input type="checkbox"/> No <input type="checkbox"/> Yes For Whom? To Whom? Amount? \$ | | | |

SECTION C – ASSETS
(Use Additional Sheet If Needed)

| DESCRIPTION OF ASSET (Include Account Number, if applicable) | VALUE OF ASSET | AMOUNT OF DEBT | NAME OF OWNER(S) |
|---|----------------|----------------|------------------|
| | \$ | \$ | |
| | \$ | \$ | |
| | \$ | \$ | |
| | \$ | \$ | |
| | \$ | \$ | |
| | \$ | \$ | |
| | \$ | \$ | |
| | \$ | \$ | |
| | \$ | \$ | |
| | \$ | \$ | |
| | \$ | \$ | |
| | \$ | \$ | |
| | \$ | \$ | |
| | \$ | \$ | |
| TOTAL ASSETS FROM ADDITIONAL SHEET | \$ | \$ | |
| TOTAL ASSETS | \$ | \$ | |

SECTION D – LIABILITIES AND INDEBTEDNESS

(Use Additional Sheet If Needed)

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 |
|---|--------------------------------|---------------|--------------------------|-----------------------|---------------------|
| | | \$ | \$ | | \$ |
| | | \$ | \$ | | \$ |
| | | \$ | \$ | | \$ |
| | | \$ | \$ | | \$ |
| | | \$ | \$ | | \$ |
| | | \$ | \$ | | \$ |
| | | \$ | \$ | | \$ |
| | | \$ | \$ | | \$ |
| | | \$ | \$ | | \$ |
| TOTAL LIABILITIES FROM ADDITIONAL SHEET | | | \$ | | \$ |
| TOTALS | | | LIABILITIES \$ | | MONTHLY PAYMENTS \$ |
| | | | MONTHLY DEBT TO INCOME % | ASSETS TO LIABILITIES | % |

SECTION E - JOINT APPLICANT, USER OR OTHER PARTY

(Use Additional Sheet If Needed)

| | | | | | |
|--|----------------------|---------------------|---|---|------------------------|
| NAME <i>(Please print full name)</i> | | HOME PHONE | CELL PHONE | BIRTH DATE | SOCIAL SECURITY NUMBER |
| PRESENT STREET ADDRESS | | | YEARS THERE: | DRIVERS LICENSE NUMBER - STATE | |
| CITY AND STATE | | | ZIP | E-MAIL ADDRESS | |
| IMMEDIATE PREVIOUS ADDRESS | | | YEARS THERE: | NO. OF DEPENDENTS - LIST BY AGE | |
| CITY AND STATE | | | ZIP | ARE YOU A U.S. CITIZEN? <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| RELATIONSHIP TO APPLICANT | | | <input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> CO-SIGNER <input type="checkbox"/> GUARANTOR <input type="checkbox"/> ENDORSER | | |
| TWO NEAREST RELATIVES <i>NOT</i> LIVING WITH YOU OTHER THAN A PRESENT OR FORMER SPOUSE | | | | | |
| NAME | | ADDRESS | | CITY, STATE | ZIP PHONE |
| 1. | | | | | |
| 2. | | | | | |
| MY PRINCIPAL FINANCIAL INSTITUTION IS: | Checking Account No. | Savings Account No. | Cert. of Deposit | Safe Deposit | Loan |
| OTHER FINANCIAL INSTITUTIONS USED: | Checking Account No. | Savings Account No. | Cert. of Deposit | Safe Deposit | Loan |
| PRESENT EMPLOYER | | | SALARY AND WAGES \$ | | Monthly Income \$ |
| EMPLOYER ADDRESS | | BUSINESS PHONE | OTHER INCOME: From Whom or Describe: <i>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.</i> | | |
| | | DATE OF EMPLOY | | | |
| POSITION OR TITLE | | SUPERVISOR | \$ | | |
| 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?

☐ No ☐ Yes (Explain in detail, use separate sheet if needed):

| | | | |
|--|--------------------|------------|------------|
| 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? |
| <input type="checkbox"/> Written Agreement <input type="checkbox"/> Court Decree <input type="checkbox"/> Other | | | |

| | | |
|---|--|---|
| Have you ever been bankrupt or had any judgments or garnishments against you? | <input type="checkbox"/> No <input type="checkbox"/> Yes | When? |
| Are you a co-maker, endorser, or guarantor on any loan or contract? | <input type="checkbox"/> No <input type="checkbox"/> Yes | For Whom? To Whom? Amount? \$ |

SECTION F – MARITAL STATUS

Complete this Section ONLY if the loan requested is to be secured, or you reside in a community property state, or you are relying on property located in a community property state to repay the loan.

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.

| | |
|---------------------|---|
| APPLICANT SIGNATURE | CO-APPLICANT/CO-SIGNER/GUARANTOR/ENDORSER SIGNATURE <i>(Where Applicable)</i> |
| X _____ | X _____ |
| DATE | DATE |

MORTGAGE LOAN ORIGINATOR INFORMATION

THIS INFORMATION APPLIES TO CONSUMER LOANS SECURED BY A DWELLING (OTHER THAN HOME EQUITY LINE OF CREDIT OR CREDIT SECURED BY TIMESHARE PLAN INTEREST)

| | | |
|---------------------------------|-------------------------------------|--|
| Loan Originator's Name | Loan Originator Identifier | Loan Originator's Phone Number (including area code) |
| Loan Origination Company's Name | Loan Origination Company Identifier | Loan Origination Company's Address |