

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.

<p style="text-align: center;">TYPE OF CREDIT REQUESTED</p> <p>IMPORTANT: CHECK(✓) the appropriate boxes below and complete the applicable sections.</p> <p><input type="checkbox"/> Secured <input type="checkbox"/> Individual Credit- relying solely on my income or assets</p> <p><input type="checkbox"/> UNSECURED <input type="checkbox"/> INDIVIDUAL CREDIT - relying on my income or assets as well as income or assets from other sources</p> <p><input type="checkbox"/> JOINT CREDIT- We intend to apply for joint credit. (initials)</p>				<p style="text-align: center;">FOR CREDITOR USE</p> <p>DATE _____ CLASS NUMBER _____</p> <p>ACCOUNT NUMBER _____</p> <p>APPROVED BY _____</p> <p>DECLINED BY _____</p>	
AMOUNT REQUESTED	FOR HOW LONG	PAYMENT DATE DESIRED	WANT TO REPAY MONTHLY OTHER _____	PROCEEDS OF LOAN TO BE USED FOR:	

SECTION A - INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle)

BIRTHDATE / /	TELEPHONE NUMBER	DRIVERS LICENSE NUMBER	SOCIAL SECURITY NUMBER	NUMBER OF DEPENDENTS	AGES OF DEPENDENTS	
ADDRESS (Street, City, State & Zip)				COUNTY	Do you <input type="checkbox"/> Own or <input type="checkbox"/> Rent	HOW LONG
PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address)				COUNTY	Do you <input type="checkbox"/> Own or <input type="checkbox"/> Rent	HOW LONG
EMPLOYER (Company Name & Address)			EMPLOYER DIVISION/BRANCH		HOW LONG	
BUSINESS PHONE	Ext.	POSITION OR TITLE	HOW OFTEN PAID	GROSS INCOME PER PAY PERIOD \$		
PREVIOUS EMPLOYER (Company Name & Address)					HOW LONG	
NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			RELATIONSHIP	TELEPHONE NUMBER (Include Area Code)		

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 \$
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?

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 NUMBER	DRIVERS LICENSE NUMBER	DEPENDENTS	AGE OF DEPENDENTS	
RELATIONSHIP TO APPLICANT (If any)	PRESENT ADDRESS (Street, City, State & Zip)			HOW LONG	
EMPLOYER (Company Name & Address)			EMPLOYER DIVISION/BRANCH		HOW LONG
BUSINESS PHONE	Ext.	POSITION OR TITLE	HOW OFTEN PAID	GROSS INCOME PER PAY PERIOD \$	
PREVIOUS EMPLOYER (Company Name & Address)					HOW LONG

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 \$
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

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 ACCOUNT NUMBER(S) (where)					\$
SHARE OR SAVINGS ACCOUNT NUMBER(S) (where)					
SHARE CERTIFICATE(S) OR CERTIFICATE OF DEPOSIT(S) (where)					
MARKETABLE SECURITIES (issues, type, number of shares)					
REAL ESTATE (location, date acquired)					
LIFE INSURANCE (issuer, face value)					
AUTOMOBILES (make, model, year)					
OTHER (list)					
TOTAL ASSETS					

(Include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.)

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) _____ Amount per month \$ _____

Are you a co-maker, 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 owned? _____ Amount \$ _____

Have you been declared bankrupt in the last 10 years? No Yes If yes, where? _____ Year? _____

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

PROPERTY DESCRIPTION

NAMES & ADDRESSES OF ALL COWORKERS 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 any questions others may ask Lender may ask about my credit record with Lender. I understand that I must update credit information at Lenders request if my financial situation changes.

Applicant's signature

Date

Other Signature (where Applicable)

Date