

Consumer 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 verify your identity. 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.

Date ____/____/____

Type of Credit Requested (Check the appropriate boxes.)

- ☐ Secured ☐ Individual - relying solely on my income or assets
☐ Unsecured ☐ Individual - relying solely on my income or assets as well as income or assets from other sources
☐ Joint Credit - we intend to apply for joint credit Initials _____ Initials _____

Amount Requested _____ Payment Date Desired _____

For How Long _____ Want To Repay Monthly _____

Proceeds to be used for _____

Applicant Information

Name (Last, First, Middle) _____ SS/Tax ID _____ DL No. _____ DL Exp. Date _____

Birthdate _____ Phone No. _____ Alt. Phone No. _____ No. Dependents _____ Ages Of Dependents _____

Address (Street, City, State & Zip) _____ County _____ ☐ Own ☐ Rent (Own/Rent How Long) _____Previous Address (Street, City, State & Zip) (Complete If Less Than 3 Years At Present Address) _____ County _____ ☐ Own ☐ Rent (Own/Rent How Long) _____

Have you ever had any of the following with us?

A Loan ☐ No ☐ Yes, When _____ A Checking/Savings Account ☐ No ☐ Yes, When _____ A Certificate of Deposit ☐ No ☐ Yes, When _____

Employer (Company Name & Address) _____ How Long _____

Business Phone _____ Ext. _____ Position/Title _____ ☐ Salary ☐ CommissionPrevious Employer (Company Name & Address) (Complete If Less Than 3 Years At Present Employer) _____ Income: ☐ Gross ☐ Net \$ _____ Per _____

Name & Address Of Nearest Relative (Not Living With You) _____

Relationship _____ Phone No. (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

Other Income \$ _____ Per _____ Source Of Other Income _____

Is income listed in this section likely to be reduced before the credit is paid off? No ☐ Yes ☐ Explain _____

Joint Applicant

Complete for joint credit, or relying on income or assets from other sources, or if applicant resides in community property state

Name (Last, First, Middle) _____ SS/Tax ID _____ DL No. _____ DL Exp. Date _____

Birthdate _____ Phone No. _____ Alt. Phone No. _____ No. Dependents _____ Ages Of Dependents _____

Address (Street, City, State & Zip) _____ County _____ How Long _____

Relationship To Applicant (If any) _____

Have you ever had any of the following with us?

A Loan ☐ No ☐ Yes, When _____ A Checking/Savings Account ☐ No ☐ Yes, When _____ A Certificate of Deposit ☐ No ☐ Yes, When _____

Employer (Company Name & Address) _____ How Long _____

Business Phone _____ Ext. _____ Position _____ ☐ Salary ☐ CommissionPrevious Employer (Company Name & Address) (Complete If Less Than 3 Years At Present Employer) _____ Income: ☐ Gross ☐ Net \$ _____ Per _____

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 _____ Source Of Other Income _____

Is income listed in this section likely to be reduced before the credit is paid off? No ☐ Yes ☐ Explain _____

Marital Status

Complete for joint or secured credit; or applicant resides or collateral is located in a community property state

Applicant ☐ Married ☐ Separated ☐ Unmarried (Including Single, Divorced, And Widowed)Joint Applicant ☐ Married ☐ Separated ☐ Unmarried (Including Single, Divorced, And Widowed)

Consumer Credit Application Cont'd

Assets Owned

Include information about both applicants if applicable. Use a separate sheet if necessary.

Type	Description	Name in Which Account is Carried	Subject to Debt?	Value
Cash and Deposits				
Automobiles				
Real Estate				
Investments				
Other				
Total Assets				

Outstanding Debts

Including charge accounts, installment loans, credit cards, rent and mortgages. Use a separate sheet if necessary.

Type	Description	Monthly Payment	Present Balance
<input type="checkbox"/> Rent <input type="checkbox"/> Mortgage	Landlord/Mortgage Holder:		
Automobiles			
Credit Cards			
Other Debt			
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 whom? _____ Amount per month _____
(Name & Address)

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 _____

Collateral Offered

Complete only if credit is to be secured (Briefly describe the property to be given as security)

Property description _____

Name and addresses of all co-owners of the property _____

If the security is real estate, give the full name of your spouse (if any) _____

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 the Lender to check my credit and employment history and to answer questions others may ask the Lender about my credit record with the Lender. I understand that I must update credit information at the Lender's request if my financial condition changes.

Applicant's Signature

Date

Other Signature (Where Applicable)

Date