

CREDIT APPLICATION

*****IMPORTANT APPLICANT INFORMATION***** 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 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.

Type of Credit Requested

IMPORTANT: Check (V) the appropriate boxes below and complete the applicable sections

- SECURED INDIVIDUAL CREDIT - relying solely on my income or assets
 UNSECURED INDIVIDUAL CREDIT - relying on my income or assets as well as income or assets from other sources
 JOINT CREDIT - We intend to apply for joint credit. (initials) _____

AMOUNT REQUESTED \$	FOR HOW LONG month	PAYMENT DATE DESIRED	WANT TO REPAY <input type="checkbox"/> MONTHLY <input type="checkbox"/>	PROCEEDS OF LOAN TO BE USED FOR
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SECTION A - INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle)			MARITAL STATUS <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (including single, divorced, widowed)	
BIRTHDATE	HOME TELEPHONE NO.	CELL PHONE NO.	E-MAIL ADDRESS	
SOCIAL SECURITY NO.		DRIVER'S LICENSE NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
PHYSICAL ADDRESS (Street, City, State & Zip)			County	Do you <input type="checkbox"/> own or <input type="checkbox"/> rent? HOW LONG
MAILING ADDRESS				
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)				HOW LONG
BUSINESS PHONE	EXT	POSITION OR TITLE	SALARY PER MONTH GROSS: \$ NET: \$	
PREVIOUS EMPLOYER (Company Name & Address)				HOW LONG
NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP	TELEPHONE NO. (Including 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: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> 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"/> YES - When? <input type="checkbox"/> NO		

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)			MARITAL STATUS <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (including single, divorced, widowed)	
BIRTHDATE	HOME TELEPHONE NO.	CELL PHONE NO.	E-MAIL ADDRESS	
SOCIAL SECURITY NO.		DRIVER'S LICENSE NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
RELATIONSHIP TO APPLICANT (If Any)		PHYSICAL ADDRESS (Street, City, State & Zip)		
MAILING ADDRESS				
EMPLOYER (Company Name & Address)				HOW LONG
BUSINESS PHONE	EXT	POSITION OR TITLE	SALARY PER MONTH GROSS: \$ NET: \$	
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: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> 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		Has Joint Applicant or Other Party received credit from us? <input type="checkbox"/> YES - When? <input type="checkbox"/> NO		

SECTION C - ASSET & 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.

ASSETS OWNED (Use separate sheet if necessary.)			
DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
CHECKING ACCOUNT NUMBER(S) (where)			\$
SAVINGS ACCOUNT NUMBER(S) (where)			\$
CERTIFICATE OF DEPOSIT(S) (where)			\$
MARKETABLE SECURITIES (issuer, type no. of shares)			\$
REAL ESTATE (location, date acquired)			\$
LIFE INSURANCE (issuer, face values)			\$
AUTOMOBILES (make, model, year)			\$
OTHER (list)			\$
TOTAL ASSETS			\$

OUTSTANDING DEBTS (Including charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.)					
CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT (OMIT RENT)	PRESENT BALANCE (OMIT RENT)	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER <input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage			\$	\$	\$
AUTOMOBILES (describe)			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
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) _____ Amt per month \$ _____

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? _____

SECTION D - 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 I certify that everything that 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 questions others may ask Lender about my credit record with Lender. I understand that I must update credit information at Lender's request if my financial condition changes.

Applicant's Signature

Date

Other Signature (Where Applicable)

Date