



CREDIT APPLICATION

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identify. 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.

TYPE OF CREDIT REQUESTED

IMPORTANT: Check (✓) 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) _____

FOR CREDITORS USE

DATE _____ CLASS NO. _____

ACCOUNT NO. _____

APPROVED BY _____

DECLINED BY _____

| | | | | |
|------------------|--------------|----------------------|---|----------------------------------|
| AMOUNT REQUESTED | FOR HOW LONG | PAYMENT DATE DESIRED | WANT TO REPAY <input type="checkbox"/> MONTHLY <input type="checkbox"/> | PROCEEDS OF LOAN TO BE USED FOR: |
| \$ | | | | |

SECTION A - INDIVIDUAL APPLICANT INFORMATION

| | | | | | |
|---|---------------|----------------------|---------------------|-----------------------------------|--|
| NAME (Last, First, Middle) | | | | | |
| BIRTHDATE | TELEPHONE NO. | DRIVER'S LICENSE NO. | SOCIAL SECURITY NO. | NO. 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) | | | | | 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. (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?
 No Yes (Explain)

Have you previously received credit from us?
 No 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 NO. | DRIVER'S LICENSE NO. | SOCIAL SECURITY NO. | NO. DEPENDENTS | AGES OF DEPENDENTS |
| RELATIONSHIP TO APPLICANT (If Any) | PRESENT ADDRESS (Street, City, State & Zip) | | | | 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 |

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?
 No Yes (Explain)

Has Joint Applicant or Other Party ever received credit from us?
 No 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) |

ASSETS (Attach additional page if needed)

If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A". If Section B was not completed, only given information about the Applicant in this Section.

| | |
|---|----|
| CHECK ACCOUNT #'S | \$ |
| SAVINGS ACCOUNT # and CERTIFICATES OF DEPOSIT | |
| OTHER ACCOUNTS (401(k), IRA, etc) | |
| REAL ESTATE (Address & Description) | |
| Residence | |
| Rentals and other real estate | |
| AUTOMOBILE (Year, Make and Model) | |
| | |
| | |
| | |
| OTHER ASSETS: (Mobile Homes, Motorcycles, Boats, Livestock, etc.) | |
| | |
| | |
| | |

LIABILITIES (Attach additional page if needed)

Real Estate, Vehicles, Credit Cards, etc.

| CREDITOR'S NAME | Orig. Loan Amount | Payment Amount | Unpaid Balance |
|-----------------|-------------------|----------------|----------------|
| | \$ | \$ | \$ |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

RE-CAP OF MONTHLY INCOME

RE-CAP OF MONTHLY EXPENSES

*Alimony, child support, and maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

| | |
|-------------------------|------------------------|
| Salary or Wages | House Payment or Rent |
| Rentals | Lot Rent |
| Alimony, Child Support* | Alimony, Child Support |
| Other Income | Other Payments |

Insurance Company _____ Agent's Name _____ Phone _____

FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product or annuity in connection with this extension of credit. **FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:**

1. My purchase of an insurance product or annuity from you or from any of your affiliates; or
2. My agreement not to obtain, or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.

By signing, I acknowledge that I have received a copy of this form on today's date. Unless this disclosure is provided electronically or I have applied for credit by mail, I also acknowledge that you have provided this disclosure to me orally.

SIGNATURES I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

Applicant's Signature _____ Date _____

Co-Applicant's Signature _____ Date _____

Cell #: _____

Cell #: _____

Mailing Address: _____

Mailing Address: _____