

CREDIT APPLICATION

TYPE OF CREDIT REQUESTED

IMPORTANT: Check (4) 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 - If you intend to apply for joint credit, please initial here. Applicant Co-Applicant

FOR CREDITOR USE

DATE _____ CLASS NO. _____
 ACCOUNT NO. _____
 APPROVED BY _____
 DECLINED BY _____

AMOUNT REQUESTED \$	PROVIDE RATES FOR CREDIT LIFE/DISABILITY INSURANCE <input type="checkbox"/> YES <input type="checkbox"/> NO	FOR HOW LONG?	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)			TELEPHONE NO		DRIVER'S LICENSE NO.		SOCIAL SECURITY NO.		
MAILING ADDRESS			CITY		STATE	ZIP	BIRTH DATE	NO. OF DEPENDENTS	AGES OF DEPENDENTS
PHYSICAL ADDRESS (Street) (If different)			CITY		STATE	ZIP	COUNTY	Do you <input type="checkbox"/> own or <input type="checkbox"/> rent?	HOW LONG?
PREVIOUS ADDRESS (Street) (Complete if less than 3 years at present address)			CITY		STATE	ZIP	COUNTY	Did you <input type="checkbox"/> own or <input type="checkbox"/> rent?	HOW LONG?
EMPLOYER (Company Name & Address)								HOW LONG?	
BUSINESS PHONE Ext.		POSITION OR TITLE			HOW OFTEN PAID			GROSS SALARY PER MONTH \$	
PREVIOUS EMPLOYER (Company Name & Address)								HOW LONG?	
<p>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</p>									
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?			
NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU				RELATIONSHIP		TELEPHONE NO. (Include Area Code)			

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)			BIRTH DATE		NO. DEPENDENTS		AGES OF DEPENDENTS		
MAILING ADDRESS			TELEPHONE NO.		DRIVER'S LICENSE NO.		SOCIAL SECURITY NO.		
RELATIONSHIP TO APPLICANT (If Any)		PHYSICAL ADDRESS (Street, City, State & Zip) (If different)						HOW LONG?	
EMPLOYER (Company Name & Address)								HOW LONG?	
BUSINESS PHONE Ext.		POSITION OR TITLE			HOW OFTEN PAID			GROSS SALARY PER MONTH \$	
PREVIOUS EMPLOYER (Company Name & Address)								HOW LONG?	
<p>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</p>									
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 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 Married Separated Unmarried (including single, divorced, and widowed)
 OTHER PARTY Married Separated Unmarried (including single, divorced, and widowed)

SECTION D - 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
Please mark Applicant-related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.

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 value)			
AUTOMOBILES (make, model, year)			
OTHER (list)			
TOTAL ASSETS			\$

OUTSTANDING DEBTS

(Include 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	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		(OMIT RENT) \$	(OMIT RENT) \$	\$
AUTOMOBILES (describe)					
TOTAL DEBTS			\$	\$	\$

Complete the following information about both the Applicant and Joint Applicant of Other Person (if applicable):

Are you employed by, serve as a director for, or own more than 10 percent of any banking organization? No Yes If yes, what bank? _____

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 grantor 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 E - 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

CREDIT DISCLOSURES An insurance product may be offered with this product. If an insurance product is offered, an extension of credit cannot be conditioned on either of the following: (1) Your purchase of an insurance product from this Bank or any of our affiliates; or (2) Your agreement NOT to obtain, or a prohibition on you from obtaining, an insurance product from an unaffiliated entity. Unless I have applied for credit by mail or if it is provided electronically, by signing also acknowledge that this disclosure has been provided 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

Other Signature (Where Applicable)

Date