

**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.

<b>TYPE OF CREDIT REQUESTED</b>				
IMPORTANT: Check (✓) the appropriate boxes below and complete the applicable sections.				
<input type="checkbox"/> SECURED		<input type="checkbox"/> INDIVIDUAL CREDIT – relying solely on my income or assets		
<input type="checkbox"/> UNSECURED		<input type="checkbox"/> INDIVIDUAL CREDIT – relying on my income or assets as well as income or assets from other sources		
<input type="checkbox"/> JOINT CREDIT – We intend to apply for joint credit. (initials) _____				
<b>AMOUNT REQUESTED</b>	<b>FOR HOW LONG</b>	<b>PAYMENT DATE DESIRED</b>	<b>WANT TO REPAY</b>	<b>PROCEEDS OF LOAN TO BE USED FOR:</b>
\$			<input type="checkbox"/> MONTHLY <input type="checkbox"/>	

**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 yrs at present address)			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	GROSS: \$	SALARY PER MONTH NET: \$	
PREVIOUS EMPLOYER (Company Name & Address)					HOW LONG
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			RELATIONSHIP	PHONE NO: (Include Area Code)	
<b>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</b>					
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 the Section likely to be reduced before the credit requested 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 NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
RELATIONSHIP TO APPLICANTY (If any)		PRESENT ADDRESS (Street, City, State & Zip)			HOW LONG
EMPLOYER (Company Name & Address)					HOW LONG
BUSINESS PHONE	EXT:	POSITION OR TITLE	GROSS: \$	SALARY PER MONTH NET: \$	
PREVIOUS EMPLOYER (Company Name & Address)					HOW LONG
<b>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</b>					
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 the 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 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

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)			
CERTIFICATES OF DEPOSIT(S) (where)			
MARKETABLE SECURITIES (Issuer, Type, No. of Shares)			
REAL ESTATE (location, date acquired)			
AUTOMOBILES (Make, Model, Year)			
OTHER (list)			
<b>TOTAL ASSETS</b>			

### OUTSTANDING DEBTS Include mortgage, rent, credit union & bank loans, 401K loans, credit cards, alimony, child support, and other obligations.

CREDITOR NAME	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
<b>Name of Landlord or Mortgage Holder</b>  <input type="checkbox"/> Own <input type="checkbox"/> Rent					
<b>2<sup>nd</sup> Mortgage</b>					
<b>Auto Loan</b>					
<b>Auto Loan</b>					
<b>Other Loans</b>					
<b>Credit Cards</b>					
<b>401 K Loans</b>					
<b>Child Support</b>					
<b>Child Care</b>					
<b>Miscellaneous</b>					
DO NOT OMIT ANY DEBTS. ATTACH ADDITIONAL SHEET IF NEEDED.				TOTAL OWED \$	TOTAL PYMTS \$

### OTHER CREDIT INFORMATION

PLEASE ANSWER THESE QUESTIONS. IF A YES ANSWER IS GIVEN, EXPLAIN ON AN ATTACHED WORKSHEET.	APPLICANT		CO-APPLICANT	
	YES	NO	YES	NO
1. Do you have any other credit applications pending?				
2. Have you ever filed a petition for Chapter 7 or Chapter 13 Bankruptcy? If yes, date filed:				
3. Are any suits pending, judgments unsatisfied, alimony or maintenance awards against you?				
4. Have you ever had any auto, furniture or property repossessed?				
5. Do you have any past due bills?				
6. Are you a co-maker or co-signer on another person's note or loan?				

**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 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.

<b>APPLICANT</b>	<b>DATE</b>	<b>CO-APPLICANT</b>	<b>DATE</b>
X		X	