

## 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 &amp; 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 &amp; 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 &amp; 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 &amp; 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				
<b>Total Assets</b>				

## 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			
<b>Total Debts</b>		\$	\$

*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 \_\_\_\_\_