

CONSUMER LOAN APPLICATION

Important information to applicant(s). 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 applies for a loan or opens an account. **What this means for you.** When you apply for a loan or open an account, we will 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. 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. **Read each instruction carefully before completing this form.**

New Relationship
Existing Relationship

Date: _____
Branch: _____
Officer: _____

APPLICATION TYPE

Individual Credit - You are relying solely on your income or assets. Or income or assets from other sources.
Joint Credit - By initialing below, you intend to apply for "joint credit".

Applicant Joining Applicant

LOAN REQUEST

Amount	\$ _____ -	Finance Type	New <input type="checkbox"/> Refi. <input type="checkbox"/>	No. of Months	Repayment Interval
Security for Credit	Secured	Loan Purpose	Consumer	1st Pymt Date	

Proceeds of Credit to Be Used for: _____ To Purchase Property that will secure your credit
Other (please describe): _____

SECURED PROPERTY INFORMATION

Property Type	Property Description
Boat or Vessel <input type="checkbox"/> Deposit Account <input type="checkbox"/>	
Motor Vehicle <input type="checkbox"/> CD <input type="checkbox"/>	

Property Owner(s) Names & Addresses

APPLICANT INFORMATION

Applicant Name			
Phone		Email	
Cell Phone		Social Security #	Date of Birth
Current Address		Rent / Own?	No. of Years
Mailing Address (if different from Current Address)			
<i>If residing at current address for less than two years, complete the following:</i>			
Former Address		Rent / Own?	No. of Years
Married <input type="checkbox"/> Separated <input type="checkbox"/>	Unmarried (including single, divorced, widowed) <input type="checkbox"/>	Dependents (not listed by Joint Applicant)	
		Number	Ages
Your Relationship to the Bank	None <input type="checkbox"/> Employee <input type="checkbox"/> Insider (Shareholder, Director, Officer) <input type="checkbox"/>		
Have you ever received credit from us?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, when?	Branch?
1st Employer	Current <input type="checkbox"/> Previous <input type="checkbox"/> Self <input type="checkbox"/>	Years worked in field \ with employer?	\
Name	Manager	Position/Title	
Address		Gross Mo. Salary	\$ -
2nd Employer	Current <input type="checkbox"/> Previous <input type="checkbox"/> Self <input type="checkbox"/>	Years worked in field \ with employer?	\
Name	Manager	Position/Title	
Address		Gross Mo. Salary	\$ -

Joint Applicant Name			
Phone		Email	
Cell Phone		Social Security #	Date of Birth
Current Address		Rent / Own?	No. of Years
Mailing Address (if different from Current Address)			
<i>If residing at current address for less than two years, complete the following:</i>			
Former Address		Rent / Own?	No. of Years
Married		Unmarried (including single, divorced, widowed)	
Separated		Dependents (not listed by Joint Applicant)	
		Number	Ages
Your Relationship to the Bank		None	Employee
		Insider (Shareholder, Director, Officer)	
Have you ever received credit from us?		Yes	No
		If yes, when?	Branch?
1st Employer	Current	Previous	Self
		Years worked in field \ with employer? \	
Name		Manager	Position/Title
Address		Gross Mo. Salary	\$ -
2nd Employer	Current	Previous	Self
		Years worked in field \ with employer? \	
Name		Manager	Position/Title
Address		Gross Mo. Salary	\$ -

FINANCIAL INFORMATION

Current Bank Relationships

Bank		Bank	
Account Type		Account Type	

***Please see the list of additional financial documents that we will need on the bottom of page 3.**

OTHER INCOME (Applicant)

Does the Applicant receive 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.)

Yes No

If so, is alimony, child support, separate maintenance received under:

Court Order Oral understanding

Written agreement

Applicant Other Income \$ - per month Source

Are you a co-maker, endorser, co-signer, surety, or guarantor on any loan, contract or other obligation? Yes No

Are there any unsatisfied judgments against you? Yes No

Have you been declared bankrupt in the last 10 years? Yes No

Are you obligated to make Alimony, Child Support or Maint. Payment? Yes No

Are tax liabilities current? Yes No

Is the borrower a defendant in any lawsuit? Yes No If yes, provide details on a separate sheet.

CURRENT LIABILITIES (list all current loans, credit cards, or other debt owed)

1)		Amount:	\$0.00
2)		Amount:	\$0.00
3)		Amount:	\$0.00
4)		Amount:	\$0.00

*If you need additional space for more liabilities please include a separate sheet

OTHER INCOME (Joint Applicant)

Does the Joint Applicant receive 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.)

Yes No

If so, is alimony, child support, separate maintenance received under:

Court Order Oral understanding
Written agreement

Joint Applicant Other Income \$ - per month Source

Are you a co-maker, endorser, co-signer, surety, or guarantor on any loan, contract or other obligation? Yes No

Are there any unsatisfied judgments against you? Yes No

Have you been declared bankrupt in the last 10 years? Yes No

Are you obligated to make Alimony, Child Support or Maint. Payments? Yes No

Are tax liabilities current? Yes No

Is the borrower a defendant in any lawsuit? Yes No If yes, provide details on a separate sheet.

CURRENT LIABILITIES (list all current loans, credit cards, or other debt owed)

1)	<input type="text"/>	Amount:	\$0.00
2)	<input type="text"/>	Amount:	\$0.00
3)	<input type="text"/>	Amount:	\$0.00
4)	<input type="text"/>	Amount:	\$0.00

*If you need additional space for more liabilities please include a separate sheet

CERTIFICATION

The undersigned certifies that, to the best of his or her knowledge and belief, all information contained in this loan application and in the accompanying statements and documents is true, complete, and correct. The undersigned agrees to notify the Bank immediately of any material changes in this information. It is further agreed that, whether or not the loan herein applied for is approved, the undersigned will pay or reimburse the bank for the costs, if any, of surveys, title or mortgage examinations, appraisals, etc., performed by non-Bank personnel with the consent of the applicant. The undersigned authorizes the Bank to request one or more consumer reports, to check and verify your credit and employment history, and to answer questions others may ask us about our credit experience with you. It is also agreed that the undersigned will allow the Bank to contact them using any of the telephone numbers listed on this application or that you subsequently provide us in connection with your account - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service, other radio common carrier service or any other service for which you may be charge for the call. The undersigned further authorizes the Bank to contact them through the use of voice, text and email and through the use of prerecorded/artificial voice messages or an automatic dialing device.

Electronic Signature. If checked, as the undersigned, you agree that you have signed this loan application with one or more electronic signatures. You intend your electronic signature to have the effect of your written ink signature. You viewed and read the entire loan application and notices before you have signed it. You received a paper copy of this loan application after it was signed. You understand that this loan application is in the electronic form that we will keep. The Bank may rely on, and enforce, this loan application in the electronic form or as a paper version of the electronic form.

Full Name (print):

Applicant Signature:

Date:

Full Name (print):

Joint Applicant Signature:

Date:

LOAN APPLICATION CHECKLIST

Please be sure all of the following documentation has been included in order for us to accurately process your loan request.

Consumer Loan Application

Income Verification (please provide 2 of the following documents for all applicants)

- Tax Returns (past 2 years)
- Paystubs (past 2 months)
- W-2 Forms (past fiscal year)
- Bank Statements (past 3 months)

New Borrowers must provide a current Driver's License

Officer Initials