

Credit 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.

Creditor

("You" means Applicant, *et al*; and "We" means Creditor)

For Creditor Use		
Account No.	Class No.	Date Received

1. Type of Application

Check only one of the three types:

Individual Credit - You are relying solely on your income or assets.

Individual Credit - You are relying on your income or assets as well as income or assets from other sources.

Joint Credit - By initialing below, you intend to apply for "joint credit".

Applicant _____ Joint Applicant _____

2. Type of Requested Credit

Application Date	Amount	Financing Type	No. of Months	Repayment Interval	First Payment Date
		New Refinance Modification		Monthly	
Credit Type	Loan Purpose	Security for Credit	Proceeds of Credit to Be Used for		
Line of Credit Loan Sale Lease	Agriculture Business Consumer	Unsecured Secured	To purchase property that will secure your credit To purchase property that is a residential dwelling and is not real estate To finance home improvements to a residential dwelling Other (<i>describe</i>):		

Applicant

3. Applicant Information

Joint Applicant or Other Party

Full Name (<i>First, Middle, Last</i>)			Full Name (<i>First, Middle, Last</i>)		
Gov't ID Type	Gov't ID No.	Gov't ID Issued By	Gov't ID Type	Gov't ID No.	Gov't ID Issued By
Gov't ID Issue Date	Gov't ID Exp. Date	Date of Birth	Gov't ID Issue Date	Gov't ID Exp. Date	Date of Birth
Soc. Sec. No.	Primary Phone Cell	Second Phone <input type="checkbox"/> Cell	Soc. Sec. No.	Primary Phone Cell	Second Phone Cell
Email Address:			Email Address:		
Present Address	Own Rent	No. of Yrs.:	Present Address	Own Rent	No. of Yrs.:
Previous Address	Own Rent	No. of Yrs.:	Previous Address	Own Rent	No. of Yrs.:
Dependents No.: Yes - Ages:			Dependents No.: Yes - Ages:		
Nearest Relative (<i>not living with you</i>)			Nearest Relative (<i>not living with you</i>)		
Name:			Name:		
Address:			Address:		
Telephone: Cell			Telephone: Cell		
Your Relationship to us (or our affiliate)			Your Relationship to us (or our affiliate)		
None Employee Insider (Shareholder, Director, Officer)			None Employee Insider (Shareholder, Director, Officer)		
Have you ever received credit from us? Yes No			Have you ever received credit from us? Yes No		
If yes, when: office/branch:			If yes, when: office/branch:		

4. Asset and Debt Information

If the "Joint Applicant" or "Other Party" Sections were completed, this Section should be completed by giving information about both the Applicant, and the Joint Applicant or Other Party, if applicable.

Assets Owned

Type of Asset or Description	Account Number	Current Market Value	Remaining Balance of Lien <small>(Enter "0" if none)</small>	Asset Owner's Name
Amounts from Continuation Form				
Total Assets				

Outstanding Debts *(This section should be charge accounts, installment contracts, credit cards, rent, mortgages and other obligations.)*

Creditor Name	Type of Debt, or Account Number	Original Amount	Present Balance	Monthly Payment	Debtor's Name	Past Due <small>(Yes/No)</small>
Landlord	Rent Payment					
	Mortgage					
Amounts from Continuation Form						
Total Debts						

Credit References - Name and Phone number or Email Address	Original Amount Borrowed	Date Paid in Full

Applicant		5. Employment Information					Joint Applicant or Other Party					
1st Employer:	Current Previous Self No. of Yrs.:	1st Employer:	Current Previous Self No. of Yrs.:				1st Employer:	Current Previous Self No. of Yrs.:				
Name:		Name:					Name:					
Address:		Address:					Address:					
Mgr:		Mgr:					Mgr:					
Position/Title:		Position/Title:					Position/Title:					
Gross Monthly Salary/Comm.:		Gross Monthly Salary/Comm.:					Gross Monthly Salary/Comm.:					
2nd Employer:	Current Previous Self No. of Yrs.:	2nd Employer:	Current Previous Self No. of Yrs.:				2nd Employer:	Current Previous Self No. of Yrs.:				
Name:		Name:					Name:					
Address:		Address:					Address:					
Mgr:		Mgr:					Mgr:					
Position/Title:		Position/Title:					Position/Title:					
Gross Monthly Salary/Comm.:		Gross Monthly Salary/Comm.:					Gross Monthly Salary/Comm.:					
3rd Employer:	Current Previous Self No. of Yrs.:	3rd Employer:	Current Previous Self No. of Yrs.:				3rd Employer:	Current Previous Self No. of Yrs.:				
Name:		Name:					Name:					
Address:		Address:					Address:					
Mgr:		Mgr:					Mgr:					
Position/Title:		Position/Title:					Position/Title:					
Gross Monthly Salary/Comm.:		Gross Monthly Salary/Comm.:					Gross Monthly Salary/Comm.:					
Applicant		6. Other Income					Joint Applicant or Other Party					
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, 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, 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:		Alimony, child support, separate maintenance received under:					Alimony, child support, separate maintenance received under:					
Court order Written Agreement Oral understanding		Court order Written Agreement Oral understanding					Court order Written Agreement Oral understanding					
Other Income:	\$ per Month	Other Income:					\$ per Month	Other Income:				
Source:		Source:						Source:				
Is any income listed in Sections 4, 5 or 6 likely to be reduced before the credit is paid off:		Is any income listed in Sections 4, 5 or 6 likely to be reduced before the credit is paid off:					Is any income listed in Sections 4, 5 or 6 likely to be reduced before the credit is paid off:					
Yes (Explain in section 10.) No		Yes (Explain in section 10.) No					Yes (Explain in section 10.) No					
Applicant		7. Other Obligations					Joint Applicant or Other Party					
Yes	If yes, Amount:	Are you a co-maker, endorser, co-signer, surety, or guarantor on any loan, contract or other obligation?					Yes	If yes, Amount:				
No	For whom:						No	For whom:				
No	To whom:						No	To whom:				
Yes	If yes, Amount per month:	Are there any unsatisfied judgments against you?					Yes	If yes, Amount per month:				
No	To whom:						No	To whom:				
Yes	If yes, Where:	Have you been declared bankrupt in the last 10 years?					Yes	If yes, Where:				
No	Year:						No	Year:				
Yes	If yes, Amount per month:	Are you obligated to make Alimony, Support or Maintenance Payments?					Yes	If yes, Amount per month:				
No	To whom:						No	To whom:				
8. Property Information (if secured)												
Property Type		Property Description					Property Location and Address					
Boat or Vessel												
Certificate of Deposit Deposit												
Account Manufactured Home												
Motor Vehicle		Residential Dwelling Homestead Property										
Primary Use of Property		Property Owner(s) Names & Addresses										
Agricultural												
Business												
Consumer												

Applicant	9. Marital Status	Joint Applicant or Other Party
<p>Leave blank, unless:</p> <p>(1) the credit will be secured, or</p> <p>(2) you reside in a community property state, or</p> <p>(3) you are relying on property, located in a community property state, as a basis for repayment.</p> <p>Married (as defined by state law; incl. domestic partnership, civil union)</p> <p>Separated</p> <p>Unmarried (including single, divorced, widowed)</p>	<p>Leave blank, unless:</p> <p>(1) the credit will be secured, or</p> <p>(2) you reside in a community property state, or</p> <p>(3) you are relying on property, located in a community property state, as a basis for repayment.</p> <p>Married (as defined by state law; incl. domestic partnership, civil union)</p> <p>Separated</p> <p>Unmarried (including single, divorced, widowed)</p>	

10. Additional Information or Explanations

11. Notices

California Residents. Each applicant, if married, may apply for a separate account.

New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

Ohio Residents. The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Texas Residents. The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes § 766.59 or a court decree under Wisc. Statutes § 766.70 adversely affects the interests of the Creditor unless the Creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the Creditor is incurred. For Married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the Creditor may be required by law to give notice of this transaction to my spouse.

12. Certifications, Authorizations and Signatures

You certify that everything you have stated in this Credit Application and on any other documents submitted to us are true and correct to the best of your knowledge. You understand that you must update the information contained in this Credit Application if either your financial condition materially changes or we make a request to you orally or in writing. You understand that we will retain this Credit Application whether or not it is approved.

You authorize us 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.

You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit 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 charged for the call. You further authorize us to contact you 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, You further agree that you have signed this *Credit 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 *Credit Application* and notices before you signed it. You received a paper copy of this *Credit Application* after it was signed. You understand that this *Credit Application* is in the electronic form that we will keep. We may rely on, and enforce, this *Credit Application* in the electronic form or as a paper version of the electronic form.

_____ Applicant Signature	Date	_____ Joint Applicant, or Other Party, Signature	Date
(if applicable)			

Notice: It is a federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code § 1001, et seq.

Mortgage Loan Originator Information

If this *Credit Application* is secured by a consumer's residential dwelling that is owned by you, we may be required under federal or state law to disclose our mortgage loan origination identification number(s), which are as follows, if applicable:

Mortgage Loan Originator Name and Identifier:

Mortgage Loan Origination Company Name and Identifier:

For Creditor Use

Date Received	Received By	Date Action Taken	Action Taken By	Action Taken	Reason Code(s)