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- I am applying for individual credit in my own name and I am relying on my own income and assets and not the income or assets of another person.
- I am applying for individual credit and I am relying on my income or assets, as well as income or assets from other sources.
- □ We intend to apply for joint credit: Applicant – Signature Co-Applicant – Signature IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, physical address, date of birth, taxpayer identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know if additional information is required. **APPLICANT INFORMATION:** Name: Phone: Email Address: Address: Social Security #: Date of Birth: Length of Employment: \_\_\_\_\_ Employer: \_ Gross Salary: \$\_\_\_\_\_ per\_\_\_\_ Other Income - Source: \_\_\_\_\_ Amount: \$\_\_\_\_\_\_ 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 🗆 US Citizen 🛛 Resident Alien 🖾 Non-Resident Alien 🗖 Country of Citizenship \_\_\_\_ Would you like credit life insurance? Yes 🗆 No 🗆 Initial \_\_\_\_\_ Would you like disability insurance? Yes 🗆 No 🗆 Initial \_\_\_\_\_ **CO-APPLICANT INFORMATION:** Phone: \_\_\_\_\_ Name: Email Address: \_\_\_\_ Address: Social Security #: Date of Birth: Employer: \_ \_\_\_\_\_ Length of Employment: \_\_\_\_\_ \_\_\_\_\_per\_\_\_\_ \_ Other Income - Source: \_\_\_ Gross Salary: \$\_\_\_\_ \_ Amount: \$\_\_\_ 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 🗆 US Citizen 🛛 Resident Alien 🖾 Non-Resident Alien 🖾 Country of Citizenship \_ Would you like credit life insurance? Yes 🗆 No 🗆 Initial \_\_\_\_\_ Would you like disability insurance? Yes 🗖 No 🗖 Initial \_\_\_\_\_ Are there any unsatisfied judgments against you? No D Yes D Amount \$\_\_\_\_\_ To Whom Owed \_\_\_\_\_ Have you been declared bankrupt in the past 10 years? No 🗆 Yes 🗆 Where \_ Year CREDIT DISCLOSURES: An insurance product or annuity may be offered to you. If you purchase an insurance product or an annuity: (1) The insurance product or annuity is not a deposit or other obligation of, or guaranteed by, this institution or our affiliate(s); (2) With exception of Federal Flood Insurance or Federal Crop Insurance, the insurance product or annuity is not insured by the Federal Deposit Insurance Corporation or any other agency of the United States, this institution, or our affiliate(s); and (3) In the case of an insurance product or annuity that involves an investment risk, there is investment risk associated with the insurance product, including the possible loss of value. If an insurance product or annuity is offered we cannot condition an extension of credit on either of the following: (1) Your purchase of an insurance product or annuity from us or any of our affiliates; or, (2) Your agreement not to obtain, or a prohibition on you from obtaining, an insurance product or annuity from an unaffiliated entity. Everything that I have stated on this Application is correct to the best of my knowledge. I understand that you will retain this Application whether or not it is approved. You are authorized to check my credit and employment history and answer questions about your credit experience with me. Co-Applicant Signature Applicant Signature Date Date LOAN INFORMATION LOAN PURPOSE (proceeds of loan to be used for): SECURED CREDIT (briefly describe property to be used as security): \_ Amount Requested Payment Terms: Monthly Payments  $-24 \square 36 \square 48 \square 60 \square$  Other  $\square$ Sales Tax (if applicable) \$ Down Payment (if applicable) \$(\_\_\_\_\_ Explain Other Closing Fees (Bank Use) \$ Payment Date Desired: \_\_\_\_\_ Amount Financed (Bank Use) \$\_\_\_\_ Estimated Closing Date:\_\_\_ **BANK USE** Date Application Received: Date Application - Approved  $\Box$  / Denied  $\Box$ : Approved/Denied by (Officer): Closing Instructions: \_\_\_\_\_