

# Consumer Loan Application

## Important Information About Procedures for Opening A New account:

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 opens an account.

### What this means to you:

When you 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 identifying documents.

Loan Purpose: \_\_\_\_\_ Amount Requested: \_\_\_\_\_

Collateral: \_\_\_\_\_

- Check One:  Joint Credit Line: We intend to apply for joint credit. (initials) \_\_\_\_\_
- Individual Credit – relying solely on my income.
- Individual Credit – relying on my income as well as income from other sources

Provide the following marital status information ONLY IF: you are applying for joint or secured credit, or you live in a community property state, or are relying on property located in such a state for repayment of the credit requested.

Applicant:  Married  Separated  Unmarried

Co-Applicant:  Married  Separated  Unmarried

## Applicant Information

Name	
Home Address	
Mailing Address (if different)	
Home Phone	Cell Phone
SS#	DOB
Employer & How Long	
Check one: I am <input type="checkbox"/> an American Citizen <input type="checkbox"/> a Resident Alien <input type="checkbox"/> a Non-Resident Alien	
Driver's License or State ID#	
Date Issued	Expiration Date
I <input type="checkbox"/> Own <input type="checkbox"/> Rent	Monthly Payment

## Co-Applicant Information

Name	
Home Address	
Mailing Address (if different)	
Home Phone	Cell Phone
SS#	DOB
Employer & How Long	
Check one: I am <input type="checkbox"/> an American Citizen <input type="checkbox"/> a Resident Alien <input type="checkbox"/> a Non-Resident Alien	
Driver's License or State ID#	
Date Issued	Expiration Date
I <input type="checkbox"/> Own <input type="checkbox"/> Rent	Monthly Payment

You need not list income from alimony, child support, or separate maintenance if you do not want it considered in determining your ability to repay this obligation. If you do list such income, please provide information about the person on whom you are relying for such income.

## Obligations

To Whom Paid	Unpaid Balance	Monthly Payment

## Co-Applicant Obligations

To Whom Paid	Unpaid Balance	Monthly Payment

Disclosures & Signatures on page 2

**Nondiscrimination.**

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050.

**Notice Regarding Loan Decision.**

If your application for credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact us within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

**Right to Copy of Appraisal.**

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

**Notice of Furnishing Negative Information.**

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below, I authorize you to check my credit and employment history and to answer questions others may ask about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date



MEMBER FDIC