

Credit Application

- If you are applying for individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only the Applicant section, About Your Job, About Your Income and About Your Existing Loans and Accounts. If the requested credit is to be secured, also complete the Secured Credit section
- If you are applying for a joint account or an account that you and another person will use, complete all Sections, providing information in the Co-Applicant section about the joint applicant or user. If the requested credit is to be secured also complete the Secured Credit section.
We intend to apply for joint credit. _____
Applicant Co-Applicant
- If you are applying for individual account, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information about the person whose alimony, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured also complete the Secured Credit Section.

Amount of Loan desired \$ _____ Number of Months _____ Purpose _____

Please tell us about yourself and co-applicant, if applicable

Applicant's Name _____				Co-Applicant's Name _____			
Are you a U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No				Are you a U.S. Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Home Address Number and Street _____			Years at Current Address _____	Home Address Number and Street _____			Years at Current Address _____
City, State, Zip Code _____		County _____	Home Phone No. _____		City, State, Zip Code _____		County _____
Social Security Number _____		Date of Birth _____	No. of Dependents _____		Social Security Number _____		Date of Birth _____
Applicant's Previous Home Address _____				City, State, Zip Code _____		Years There _____	

About Your Job(s)

Applicant's Employer and Address _____			Position _____	Years There _____	Business Phone _____	
Check Here if You Are <input type="checkbox"/> Self Employed (Additional information may be required)			Previous Employer _____		Years There _____	
Name and Address of Relative not Living with You _____						Relation _____
Co-Applicant's Employer and Address _____			Position _____	Years There _____	Business Phone _____	
Check Here if Co-Applicant is <input type="checkbox"/> Self Employed (Additional information may be required)			Co-Applicants Previous Employer _____		Years There _____	
Name and Address of Relative not Living with You _____						Relation _____

About Your Income

You need not disclose alimony, child support or separate maintenance income unless you want us to consider it for purposes of this application.

Personal Annual Employment Income \$ _____ <input type="checkbox"/> Net <input type="checkbox"/> Gross		Co-Applicants Annual Employment Income \$ _____ <input type="checkbox"/> Net <input type="checkbox"/> Gross		Annual Interest and Dividend Income \$ _____	
Other Annual Household Income \$ _____		Please describe the sources of Other Annual Household Income _____			Income Taxes Settled Through _____ (year)

About Your Existing Loans And Accounts

Mortgage Payment _____	<input type="checkbox"/> I (We) own our home in the following name(s) _____ Purchase Price _____ Present Value _____ Date Purchased _____				
Name and Address of Mortgage Holder or Landlord _____					
Name of Bank _____		Checking Account No. _____		Savings Account No. _____	
Have you ever had a bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No Date _____ Attach Details _____			Are you a co-maker, endorser, or guarantor on any loan or contract <input type="checkbox"/> No <input type="checkbox"/> Yes		
Are there any unsatisfied judgments against you? <input type="checkbox"/> No <input type="checkbox"/> Yes			If "yes", to whom? _____		
If "yes" - Amount: \$ _____ To Whom Owed? _____			I am currently paying \$ _____ per month child support or separate maintenance		

CAUTION: IF THIS IS AN INDIVIDUAL APPLICATION, SHOW ONLY YOUR OWN ASSETS.

Assets owned			Debts Owed		
Assets	Describe	Value	Name of Company Owed	Amount Owed	Monthly Payment
Cash in banks					
Stocks, Bonds, Mutual Funds					
Automobiles	1)				
	2)				
	3)				
Residence					
Other Real Estate (attach schedule)					
Cash Value of Life Insurance					
Retirement Funds					
Other Assets					
Other Assets					

TOTAL \$ _____ TOTAL \$ _____ \$ _____

Please attach any schedules or additional information that will be helpful in evaluating your application.

Secured Credit

Property Description _____

CREDIT DISCLOSURES: An insurance product may be offered with this product. If an insurance product is offered an extension of credit cannot be conditioned on either of the following: (1) Your purchase of an insurance product from this Bank or any of our affiliates; or (2) Your agreement NOT to obtain, or a prohibition on you from obtaining, an insurance product from an unaffiliated entity. By signing this Application you agree that you have read and understand these Disclosures.

IDENTIFICATION: 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. When you apply for a loan, we will ask for your name, address, date of birth, driver's license and other information that will allow us to identify you.

I hereby represent that this application is true and accurate and fully reflects my financial condition on the date shown below. I authorize the Bank to obtain a credit report and any other information it deems necessary about my credit worthiness. I agree to notify the Bank immediately in writing of any adverse change in my financial condition.

Applicant's Signature _____ Date _____ Co-Applicant's Signature _____ Date _____