

This is an application for **INDIVIDUAL CREDIT** (in my own name). I am relying upon my own income and not the income or assets of another person as the basis for repayment of the credit requested.

This is an application for **JOINT CREDIT** with another person. We intend to apply for joint credit. Applicant Initials: _____ Co-Applicant Initials: _____

Secured Unsecured Home Equity Line Home Equity Loan

Credit Purpose: Home Improvement Debt Consolidation

Purchase Vehicle Year _____ Make _____ Model _____

VIN # _____ Mileage _____

Other: _____

Amount Requested: _____ Term: _____

FOR BANK USE ONLY Fax this form to 5787

ID# of Empl completing this Section _____ Branch # _____

QualiFile? Yes No Customer Waiting? Yes No

Name and DOB on License match below? Yes No

Applicant Driver's License No. _____

Issuing State _____ Date Issued _____ Exp. Date _____

Co-Applicant Driver's License No. _____

Issuing State _____ Date Issued _____ Exp. Date _____

FOR LOAN CERTIFIED EMPLOYEE USE ONLY

Employee Name _____

Employee ID# _____ Employee Ext # _____ B120-11E (9/09)

APPLICANT PERSONAL INFORMATION

Name _____ Social Security Number _____

Address _____ City _____ State _____ Zip _____

Home Phone _____ Cellular Phone _____ Date of Birth _____

U.S. Citizen? Yes No Permanent Resident? Yes No Email Address _____

If applying for secured credit: Married Separated Unmarried (including single, divorced and widowed)

Nearest Relative/Friend Not Living with you: _____ Their Phone Number _____

APPLICANT FINANCIAL INFORMATION

When did you buy your home? Month _____ Year _____ Purchase Price _____

What is the current value of your home? _____ How much do you currently owe? _____

Name of Mortgage Company _____ Payment Amount _____

Name of Homeowners Insurance Co/Agent _____ Yearly Premium Amount _____

If Renting: Monthly Payment _____ How long? _____

Auto Year _____ Auto Make _____ Amount owed on credit cards? _____

Where is your auto financed? _____ Amount owed on auto? _____ Payment Amount _____

Child support/alimony payment? Yes No If yes, monthly amt? _____ Where do you bank? _____

APPLICANT EMPLOYMENT INFORMATION

Employer _____ Work Phone _____

Position _____ How Long? _____ Gross Monthly Wages _____

Other Income** _____ Source _____

**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

CO-APPLICANT PERSONAL INFORMATION

If applying jointly, please complete the following information on the co-applicant.

Name _____ Social Security Number _____

Address _____ City _____ State _____ Zip _____

Home Phone _____ Cellular Phone _____ Date of Birth _____

U.S. Citizen? Yes No Permanent Resident? Yes No

If applying for secured credit: Married Separated Unmarried (including single, divorced and widowed)

CO-APPLICANT EMPLOYMENT INFORMATION

Employer _____ Work Phone _____

Position _____ How Long? _____ Gross Monthly Wages _____

Other Income** _____ Source _____

**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

AUTHORIZATION

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 other identifying information.

LOAN AUTHORIZATION: By signing below, I certify that the information provided in this Personal Loan Application is correct and I authorize Bank to verify such information, to obtain credit reports, to verify any other credit references, and to make such other investigation as the Bank deems appropriate. **UPDATE FINANCIAL INFORMATION:** Bank may request from reporting agencies from time to time credit reports on me and request new financial information directly from me or from others for the purpose of updating Bank's records. I agree to promptly provide such financial information to Bank. Bank may rely on such information to make credit decisions concerning my loan. I agree to notify Bank of any adverse change in my financial condition.

I agree to be jointly and severally liable with the applicant.

Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____

GOVERNMENT MONITORING DATA

IF THE PURPOSE OF THIS LOAN IS FOR (1) DWELLING SECURED HOME PURCHASE; (2) HOME IMPROVEMENT; (3) REFINANCE OF A DWELLING SECURED HOME PURCHASE; OR (4) REFINANCE OF A DWELLING SECURED HOME IMPROVEMENT LOAN, PLEASE COMPLETE:

The following information is requested by the Federal government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information but are encouraged to do so. You may select one or more designations for "Race". The law provides that a Lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under Federal regulations the Lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the requested information, please check the box below.

Applicant: <input type="checkbox"/> I do not wish to furnish the following information	Co-Applicant: <input type="checkbox"/> I do not wish to furnish the following information
Ethnicity <input type="checkbox"/> 1. Hispanic or Latino <input type="checkbox"/> 2. Not Hispanic or Latino	Ethnicity <input type="checkbox"/> 1. Hispanic or Latino <input type="checkbox"/> 2. Not Hispanic or Latino
Race	Race
<input type="checkbox"/> 1. American Indian or Alaska Native <input type="checkbox"/> 4. Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> 1. American Indian or Alaska Native <input type="checkbox"/> 4. Native Hawaiian or Other Pacific Islander
<input type="checkbox"/> 2. Asian	<input type="checkbox"/> 2. Asian
<input type="checkbox"/> 3. Black or African American <input type="checkbox"/> 5. White	<input type="checkbox"/> 3. Black or African American <input type="checkbox"/> 5. White
Sex <input type="checkbox"/> 1. Male <input type="checkbox"/> 2. Female	Sex <input type="checkbox"/> 1. Male <input type="checkbox"/> 2. Female

Please Retain this IMPORTANT INSURANCE DISCLOSURE

IMPORTANT INSURANCE DISCLOSURE: In connection with your credit application, the Bank may be soliciting, offering, or selling an insurance product to you. The Bank cannot, as a condition of extending credit to you: (i) require that you purchase an insurance product from the Bank; or (ii) require your agreement not to obtain, or prohibit you from obtaining, an insurance product from an unaffiliated entity.

By signing the credit application, I acknowledge that I have received the above insurance disclosure. Unless I have applied electronically or by mail, I further acknowledge that the Bank gave this disclosure to me orally.