



# CREDIT APPLICATION

**IMPORTANT APPLICATION INFORMATION:** Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. 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.

## TYPE OF CREDIT REQUESTED

IMPORTANT: Check the appropriate boxes below and complete the applicable sections.

- SECURED       INDIVIDUAL CREDIT – relying solely on my income or assets
- UNSECURE       INDIVIDUAL CREDIT – relying solely on my income or assets as well as income and assets from other sources
- JOINT CREDIT – We intend to apply for joint credit (initials) \_\_\_\_\_

FOR CREDITOR USE

DATE \_\_\_\_\_ CLASS NO. \_\_\_\_\_

ACCOUNT NO. \_\_\_\_\_

APPROVED  BY \_\_\_\_\_

DECLINED  BY \_\_\_\_\_

AMOUNT REQUESTED \$	FOR HOW LONG MONTHS	PAYMENT DATE DESIRED	WANT TO REPAY <input type="checkbox"/> MONTHLY <input type="checkbox"/> OTHER	PROCEEDS OF LOAN TO BE USED FOR:
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## SECTION A – INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle)

BIRTHDAY	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
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ADDRESS (Street, City, State & Zip)      COUNTY      Do you  own or  rent?      HOW LONG

PREVIOUS ADDRESS (Street, City, State & Zip)      COUNTY      Do you  own or  rent?      HOW LONG

EMPLOYER (Company Name & Address)      HOW LONG

BUSINESS PHONE	EXT.	POSITION OR TITLE	GROSS: \$	SALARY PER MONTH NET: \$
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PREVIOUS EMPLOYER (Company Name & Address)      HOW LONG

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU      RELATIONSHIP      TELEPHONE NO. (Include Area Code)

**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

SOURCES OF OTHER INCOME      AMOUNT PER MONTH \$

Is any income listed in this Section likely to be reduced before the credit request is paid off?  
 No       Yes (Explain)

Have you previously receive credit from us?  
 No       Yes – When?

## SECTION B – JOINT APPLICATION OR OTHER PARTY INFORMATION

Complete only if: for joint credit relying on income or assets from other sources, or applicant is married and resides in a community property estate.

NAME (Last, First, Middle)

BIRTHDAY	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
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RELATIONSHIP TO APPLICANT (If Any)      PRESENT ADDRESS (Street, City, State & Zip)      HOW LONG

EMPLOYER (Company Name & Address)      HOW LONG

BUSINESS PHONE	EXT.	POSITION OR TITLE	GROSS: \$	SALARY PER MONTH NET: \$
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PREVIOUS EMPLOYER      HOW LONG

**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

SOURCES OF OTHER INCOME      AMOUNT PER MONTH \$

Is any income listed in this Section likely to be reduced before the credit request is paid off?  
 No       Yes (Explain)

Have you previously receive credit from us?  
 No       Yes – When?

## SECTION C – MARITAL STATUS

Complete only if: for joint or secured credit or applicant resides in a community property state or is relying on property located in such as state as a basis for repayment of the credit requested.

APPLICANT	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)
OTHER PARTY	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)

**SECTION D – ASSET & DEBT INFORMATION**

If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person.  
Please Mark Applicant-related information with an "A". If Section B was not completed, only give information about the Applicant in this Section

**ASSETS OWNED** (Use separate sheet if necessary.)

DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
CHECKING ACCOUNT NUMBER(S) (where)			\$
SAVINGS ACCOUNT NUMBER(S) (where)			
CERTIFICATE OF DEPOSIT(S) (where)			
MARKETABLE SECURITIES (issuer, type, no. of shares)			
REAL ESTATE (location, date acquired)			
LIFE INSURANCE (issuer, face value)			
AUTOMOBILES (make, model, year)			
OTHER (list)			
<b>TOTAL ASSETS</b>			\$

**OUTSTANDING DEBTS** (Including charge accounts, installments contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.)

CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER			\$	\$	\$
AUTOMOBILES (Describe)					
<b>TOTAL DEBTS</b>			\$	\$	\$

Complete the following information about both the Applicant and the Joint Applicant or Other Person (if Applicable):

Are you obligated to make Alimony, Support or Maintenance Payments?  No  Yes  
 If yes, to (Name & Address) \_\_\_\_\_ Amount per Month \$ \_\_\_\_\_  
 Are you a co-maker, endorser, or guarantor on any loan or contract?  No  Yes If yes, for whom? \_\_\_\_\_ For Whom? \_\_\_\_\_  
 Are there any unsatisfied judgments against you?  No  Yes If yes, to whom owed? \_\_\_\_\_ Amount \$ \_\_\_\_\_  
 Have you been declared bankrupt in the last 10 years?  No  Yes If yes, where? \_\_\_\_\_ Year? \_\_\_\_\_

**SECURED E – SECURED CREDIT**

Complete only if credit is to be secured. Briefly describe the property to be given as security:

PROPERTY DESCRIPTION
NAME AND ADDRESS OF ALL CO-OWNERS OF THE PROPERTY
IF THE SECURITY IS REAL ESTATE, GIVE FULL NAME OF YOUR SPOUSE (if any).

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

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