

CONSUMER CREDIT APPLICATION

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and 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. You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures:

1. Lender, as a condition of granting you a loan, cannot require that you purchase and insurance product or annuity from Lender or any of its affiliates.
2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

TYPE OF CREDIT REQUESTED (REQUIRED TO BE COMPLETED)

Joint Credit – We intend to apply for joint credit (initials) _____ & _____

Individual Credit – relying solely on my income and assets

Individual Credit – relying on my home or assets as well as income or assets from other sources

Amount Requested	Purpose of Proceeds
Section A – INDIVIDUAL APPLICANT INFORMATION	
NAME:	BIRTHDATE:
PRESENT ADDRESS:	PREVIOUS ADDRESS:
OWN OR RENT / HOW LONG	OWN OR RENT / HOW LONG
If rent, how much is monthly rent?	PHONE NUMBER and EMAIL ADDRESS
DRIVER’S LICENSE NUMBER	SOCIAL SECURITY NUMBER
CURRENT EMPLOYER AND JOB POSITION	PREVIOUS EMPLOYER AND JOB POSITION
Section B – JOINT APPLICANT OR OTHER PARTY INFORMATION	
NAME:	BIRTHDATE:
PRESENT ADDRESS:	PREVIOUS ADDRESS:
OWN OR RENT	OWN OR RENT
If rent how much is the monthly rent:	PHONE NUMBER AND EMAIL ADDRESS:
DRIVER’S LICENSE NUMBER	SOCIAL SECURITY NUMBER
CURRENT EMPLOYER AND JOB POSITION	PREVIOUS EMPLOYER AND JOB POSITION

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 a state as a basis for repayment of the credit requested:

Applicant:	Married	Separated	Unmarried
Other Party:	Married	Separated	Unmarried

Section D – Asset Information and Cash Flow Information (both applicant and co-applicant combined if applicable)			
DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CERTIFIED	SUBJECT TO DEBT	VALUE (\$)
Checking Acct # (Where)			
Savings Acct # (Where)			
Certificate of Deposit (Where)			
Real Estate (Location)			
Automobiles (make/Model/Yr)			
Other			
Other			
TOTAL ASSETS			\$
CASH FLOW STATEMENT (INCOME INFORMATION)			
Gross Monthly Salary (Applicant)			\$
Gross Monthly Salary (Co-Applicant)			\$
Other Income:			\$
Other Income:			\$
Other Income:			\$
GROSS MONTHLY INCOME TOTAL:			\$
Section E – Secured Credit: Complete only if credit is to be secured. Describe the collateral:			
Property Description:			

Signatures: I certify that everything I have stated in this application and on any attachments 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 as Lender about my credit record with Lender. I understand that I must update credit information at Lender's request if my financial condition changes.

_____	_____	_____	_____
Applicant's Signature	Date	Other Signature	Date