



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 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	Collateral Type:		Individual Credit – relying solely on my income/assets. Initial Here: _____
	Unsecured	If you are purchasing a Car, Truck, RV or Boat Year Make Model	Individual Credit – but are relying on income/assets from another person as the basis for repayment of the credit requested Initial Here: _____ Joint Credit – We intend to apply for joint credit. Initials Here: _____

AMOUNT REQUESTED \$	FOR HOW LONG MONTHS	PAYMENT DATE DESIRED	WANT TO REPAY MONTHLY Single	PROCEEDS OF LOAN TO BE USED FOR:
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SECTION A – INDIVIDUAL APPLICANT INFORMATION

Applicant's Last Name		First Name		Middle Initial	Social Security Number		Residence Phone Number: ()	
Residence Address			City	State	Zip Code	County of Residence	Cell Phone Number: ()	
Mailing Address (if different) same		City	State	Zip Code	How Long at Current Address Yrs Mos		at Previous Address Yrs Mos	
Own Rent	Live with Parents/Relatives Other (specify)	Monthly Payment \$	Are you an active military service member or a dependent of an active military service member? Yes No		Bank Name Checking Account #		Bank Name Savings Account #	
Drivers License		State	Other Identification:		Date of Birth	Marital status Married Unmarried Separated		No of Dependents
Applicant's Current Employer or Name of Business			<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed	Business Address		City	State	Zip
Work Phone Number ()	Title or Job Description		Length of Employment	Gross monthly Income \$	Other Income * Source \$			
Previous Employer (If at Present Job Less Than 2 yrs)			Title or Job Description			Length of Employment		

SECTION B – JOINT APPLICANT OR OTHER PARTY INFORMATION

COMPLETE ONLY IF: FOR JOINT CREDIT, FOR INDIVIDUAL CREDIT RELYING ON INCOME OR ASSETS FROM OTHER SOURCES.

Co-Applicant's Last Name		First Name		Middle Initial	Social Security Number		Residence Phone # ()	
Residence Address			City	State	Zip Code	County of Residence	Cell Phone Number: ()	
Mailing Address (if different)		City	State	Zip Code	How Long at Current Address Yrs Mos		at Previous Address Yrs Mos	
Own Rent	Live with Parents/Relatives Other (Specify)	Monthly Payment \$	Are you an active military service member or a dependent of an active military service member? Yes No		Bank Name Checking Account #		Bank Name Savings Account #	
Drivers License		State	Other Identification:		Date of Birth	Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		No of Dependents
Co-Applicant's Current Employer or Name of Business			<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed	Business Address		City	State	ZIP
Work Phone Number ()	Title or Job Description		Length of Employment	Gross monthly Income \$	Other Income * Source \$			
Previous Employer (If at Present Job Less Than 2 yrs)			Title or Job Description			Length of Employment		

CREDITOR	ACCOUNT NUMBER	NAME THE ACCOUNT IS UNDER	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
Rent <input type="checkbox"/> House Payment <input type="checkbox"/>					

Have you been Declared Bankrupt in the last 10 years? Yes No	Are there Any Unsatisfied Judgments Against you? Yes No	TOTAL DEBTS	\$	\$
Are you obligated to make Alimony, Support or Maintenance Payments? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, to (Name & Address) _____ Amount per Month \$ _____		Are you co-maker, endorser, or guarantor on any loan or contract? Yes <input type="checkbox"/> No <input type="checkbox"/> If Yes for Whom _____ to Whom _____		

* NOTICE: Alimony, child support, or separate maintenance income need not be revealed if the Applicant does not choose to have it considered as a basis for repaying this loan.

FOR ALL APPLICANTS; TERMS, AUTHORIZATIONS AND DISCLOSURES

By signing below, I/we request that Lender consider my/our application for a loan. I understand and acknowledge that my/our application is subject to credit approval in accordance with applicable credit policies, procedures and practices. I/We certify that the above information has been answered thoroughly and accurately. I/We authorize Lender, its agents, and successors and assigns to investigate my/our credit report and any other information and to verify statements I/We have made. I/We certify that the information provided, both written and printed, represents my/our current financial condition. I/We agree to notify Lender of any material adverse change in my/our financial condition and to furnish, from time to time, current financial information, upon request from Lender. If my/our loan is review, renewed or extended, Lender, its agents, successors and assigns may request a new credit report without advising me. I understand that Lender will retain this application whether or not it is approve. I understand that credit approval does not constitute final loan approval. Ownership and or administration of my/our loan may be transferred to a successor or assign. **FOR PREFERRED LINE OF CREDIT ONLY:** I authorize you to process my telephone transfer request between my Preferred Line of Credit and my checking account. I understand that my telephone transfer request will only be processed if there are available funds in the account. If I have applied for Preferred Line of Credit I acknowledge receipt of the agreement and if you approve my application, I agree to the terms and conditions of the applicable agreement. **FOR HOME IMPROVEMENT APPLICANTS:** If I have requested to have my payments automatically debited from my checking account, by signing below I acknowledge receipt of the "Preferred Rate Disclosure" notice.

Applicant's Signature (Please do not print)	Date	Co-Applicant's Signature (Please do not print)	Date
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