



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 | INDIVIDUAL CREDIT-RELYING SOLELY ON MY INCOME OR ASSETS |
| UNSECURED | INDIVIDUAL CREDITS-RELYING ON MY INCOME OR ASSETS AS WELL AS INCOME OR ASSETS FROM OTHER SOURCES |
| | JOINT CREDIT-WE INTEND TO APPLY FOR JOINT CREDIT |

AMOUNT REQUESTED	FOR HOW LONG	PAYMENT DATE DESIRED	WANT TO REPAY MONTHLY ANNUALLY OTHER	PROCEEDS OF LOAN TO BE USED FOR:

SECTION 1 – INDIVIDUAL APPLICANT INFORMATION

NAME (LAST, FIRST, MIDDLE)					
BIRTHDATE	TELEPHONE NO.	DRIVERS LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGE OF DEPENDENTS
ADDRESS (STREET, CITY, STATE & ZIP)			COUNTY	DO YOU OWN OR RENT?	HOW LONG?
PREVIOUS ADDRESS (STREET, CITY, STATE & ZIP) (COMPLETE IF LESS THAN 3 YEARS AT PRESENT ADDRESS)			COUNTY	DO YOU OWN OR RENT?	HOW LONG?
EMPLOYER (COMPANY NAME & ADDRESS)					HOW LONG?
BUSINESS PHONE EXTENSION		POSITION OR TITLE		SALARY PER MONTH GROSS NET	
PREVIOUS EMPLOYER (COMPANY NAME & ADDRESS)					HOW LONG?
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			RELATIONSHIP	TELEPHONE NO.	
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 ORDER ORAL UNDERSTANDING					
OTHER SOURCES OF INCOME				AMOUNT PER MONTH	
IS ANY INCOME LISTED IN THIS SECTION LIKELY TO BE REDUCED BEFORE THE CREDIT REQUESTED IS PAID OFF? NO YES (EXPLAIN)			HAVE YOU PREVIOUSLY RECEIVED CREDIT FROM US? NO YES – WHEN?		

SECTION 2 – JOINT APPLICANT OR OTHER PARTY INFORMATION

COMPLETE ONLY IF: FOR JOINT CREDIT, FOR INDIVIDUAL CREDIT RELYING ON INCOME OR ASSETS FROM OTHER SOURCES, OR APPLICANT IS MARRIED AND RESIDES IN A COMMUNITY PROPERTY STATE.

NAME (LAST, FIRST, MIDDLE)					
BIRTHDATE	TELEPHONE NO.	DRIVERS LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGE OF DEPENDENTS
RELATIONSHIP TO APPLICANT (IF ANY)		PRESENT ADDRESS (STREET, CITY, STATE & ZIP)			HOW LONG?
PREVIOUS ADDRESS (STREET, CITY, STATE & ZIP) (COMPLETE IF LESS THAN 3 YEARS AT PRESENT ADDRESS)					HOW LONG?
EMPLOYER (COMPANY NAME & ADDRESS)					HOW LONG?
BUSINESS PHONE EXTENSION		POSITION OR TITLE		SALARY PER MONTH GROSS: NET:	
PREVIOUS EMPLOYER (COMPANY NAME & ADDRESS)					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 ORDER ORAL UNDERSTANDING					
OTHER SOURCES OF INCOME				AMOUNT PER MONTH	
IS ANY INCOME LISTED IN THIS SECTION LIKELY TO BE REDUCED BEFORE THE CREDIT REQUESTED IS PAID OFF? NO YES (EXPLAIN)			HAS JOINT APPLICANT OR OTHER PARTY EVER RECEIVED CREDIT FROM US? NO YES – WHEN?		

SECTION 3 – MARITAL STATUS

COMPLETE ONLY IF: FOR JOINT OR SECURED CREDIT, OR APPLICANT IN A COMMUNITY PROPERTY STATE OR IS RELYING ON PROPERTY LOCATED IN SUCH A STATE AS A BASIS FOR REPLAYMENT OF THE CREDIT REQUESTED

APPLICANT	MARRIED	SEPARATED	UNMARRIED (INCLUDING SINGLE, DIVORCED, AND WIDOWED)
OTHER PARTY	MARRIED	SEPARATED	UNMARRIED (INCLUDING SINGLE, DIVORCED, AND WIDOWED)

SECTION 4 – ASSET & DEBT INFORMATION

IF SECTION 2 HAS BEEN COMPLETED, THIS SECTION SHOULD BE GIVING INFORMATION ABOUT BOTH THE APPLICANT AND JOINT APPLICANT OR ANOTHER PERSON. IF SECTION 2 WAS NOT COMPLETED, ONLY GIVE INFORMATION ABOUT THE APPLICANT IN THIS SECTION

ASSETS OWNED (USE SEPARATE SHEET IF NECESSARY.)				
DESCRIPTION OF ASSETS	WHERE HELD/ ISSUER?	NAME ON ACCOUNT	SUBJECT TO DEBT	VALUE
CHECKING ACCOUNT NUMBERS			YES NO	
			YES NO	
SAVINGS ACCOUNT NUMBERS			YES NO	
			YES NO	
CERTIFICATE OF DEPOSITS			YES NO	
			YES NO	
MARKETABLE SECURITIES (TYPE, NO OF SHARES)			YES NO	
			YES NO	
REAL ESTATE (LOCATION, DATE ACQUIRED)			YES NO	
			YES NO	
LIFE INSURANCE (FACE VALUE)			YES NO	
			YES NO	
VEHICLES (MAKE, MODEL, YEAR)			YES NO	
			YES NO	
OTHER (LIST)			YES NO	
			YES NO	
TOTAL ASSETS				

OUTSTANDING DEBTS (USE SEPARATE SHEET IF NECESSARY.)				
CREDITOR	NAME ON ACCOUNT	ORIGINAL AMOUNT	CURRENT BALANCE	MONTHLY PAYMENTS
MORTGAGE HOLDER				
LANDLORD				
VEHICLES (MAKE, MODEL, YEAR)				
CREDIT CARDS				
INSTALLMENT CONTRACTS				
OTHER OBLIGATIONS				
TOTAL DEBTS				

COMPLETE THE FOLLOWING INFORMATION ABOUT BOTH THE APPLICANT AND JOINT APPLICANT OR ANOTHER 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 COMAKER, ENDORSER, OR GUARANTOR ON ANY LOAN OR CONTRACT? NO YES IF YES FOR WHOM? _____ TO 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? _____

SECTION 5 – SECURED CREDIT

COMPLETE ONLY IF CREDIT IS TO BE SECURED. BRIEFLY DESCRIBE THE PROPERTY TO BE GIVEN AS SECURITY:

PROPERTY DESCRIPTION:

NAMES & ADDRESSES OF ALL CO-OWNERS OF THE PROPERTY:

IF THE SECURITY IS REAL ESTATE, GIVE THE FULL NAME OF YOUR SPOUSE (IF ANY):

SIGNATURES- I CERTIFY THAT EVERYTHING I HAVE STATED IN THIS APPLICATION AND ON ANY ATTACHEMENTS 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 ABOUT MY CREDIT RECORD WITH LENDER. I UNDERSTAND THAT I MUST UPDATE CREDIT INFORMATION AT LENDERS REQUEST IF MY FINANCIAL CONDITION CHANGES

APPLICANTS SIGNATURE

DATE

CO APPLICANT SIGNATURE (WHERE APPLICABLE)

DATE

PLEASE PRINT TO SIGN.