

DATE OF APPLICATION _____ DEPOSIT ACCOUNT #: _____

OPEN-END CREDIT LOAN APPLICATION
PLEASE PRINT

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.

Check one: Individual Credit Line - relying solely on my income _____ **Joint Credit Line - We intend to apply for joint credit (initials)**
 Individual Credit Line - relying on my income as well as income from other sources. **Borrower** _____ **Co-Borrower** _____

Please answer each question as thoroughly as possible. Provide the following marital status information ONLY if: you are applying for joint or secured credit, or you live in a community property state or are relying on property located in such a state for repayment of the credit requested.

Applicant: Married Separated Unmarried (including single, divorced, widowed)
 Co-Applicant: Married Separated Unmarried (including single, divorced, widowed)

APPLICANT INFORMATION

CO-APPLICANT OR OTHER PARTY INFORMATION

Note: Complete "Other Party Information" if another person will be permitted to use the account, or if you are relying on income or assets of another person as a basis for repayment, or if you are married and reside, or property you are relying on is located, in a community property state (provide information about your spouse).

Name		
Address (include city, state and zip) _____ How _____ Long _____		
Previous Address _____ How _____ Long _____		
Home Phone No. _____	Business Phone No. _____	Cell Phone No. _____
Taxpayer ID No. _____	Birth Date _____	No. of Dependents _____
Employer _____	Position _____	How _____ Long _____
Employer's Address _____		
Previous Employer _____	Position _____	How _____ Long _____
Name of Nearest Relative _____	Address _____	
Name of Present Landlord/Mortgage Holder _____	Phone No. _____	
Own _____	Rent _____	Mo. Rent/Mortgage \$ _____

Name		
Address (include city, state and zip) _____ How _____ Long _____		
Previous Address _____ How _____ Long _____		
Home Phone No. _____	Business Phone No. _____	Cell Phone No. _____
Taxpayer ID No. _____	Birth Date _____	No. of Dependents _____
Employer _____	Position _____	How _____ Long _____
Employer's Address _____		
Previous Employer _____	Position _____	How _____ Long _____
Name of Nearest Relative _____	Address _____	
Name of Present Landlord/Mortgage Holder _____	Phone No. _____	
Own _____	Rent _____	Mo. Rent/Mortgage \$ _____

INCOME

INCOME

You need not list income from alimony, child support or separate maintenance if you do not want it considered in determining your ability to repay this obligation. If you do list such income, please provide "Other Party Information about the person on whom you are relying for such income."

Source	Amount	Per(Wk, Mo., or Yr.)

Source	Amount	Per(Wk, Mo., or Yr.)

OBLIGATIONS

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Include any amounts you must pay toward alimony, child support or separate maintenance. Also list all credit card obligations.

To Whom Paid	Credit Limit	Mo. Payment

To Whom Paid	Credit Limit	Mo. Payment

ASSETS

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Do not include real estate assets. Include cash in savings institutions, stocks, bonds, cash value of life insurance, autos, etc.

Type	Amount

Type	Amount

REAL ESTATE

REAL ESTATE

1. Location _____
How Held _____
Name(s) of Owner(s) _____
Purchase Price \$ _____ Balance Owing \$ _____
2. Location _____
How Held _____
Name(s) of Owner(s) _____
Purchase Price \$ _____ Balance Owing \$ _____

1. Location _____
How Held _____
Name(s) of Owner(s) _____
Purchase Price \$ _____ Balance Owing \$ _____
2. Location _____
How Held _____
Name(s) of Owner(s) _____
Purchase Price \$ _____ Balance Owing \$ _____

GENERAL INFORMATION

If you or co-applicant or other party answers yes to any of the following questions, please explain:
 Are you a guarantor or co-maker of any leases, contracts or debts? Yes No
 Have you been declared bankrupt in the last 10 years? Yes No
 Are there any suits or judgments pending against you? Yes No If yes, state amount \$ _____
 I certify that every thing 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 authorized 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 this credit information at Lender's request and if my financial condition changes.

Applicant X _____ Date _____ Co-Applicant X _____ Date _____