

# 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.

|   |  |
|---|--|
| <p style="text-align: center;"><b>TYPE OF CREDIT REQUESTED</b></p> <p>IMPORTANT: Check (✓) the appropriate boxes below and complete the applicable sections.</p> <p><input type="checkbox"/> INDIVIDUAL CREDIT - relying solely on my income or assets</p> <p><input type="checkbox"/> INDIVIDUAL CREDIT - relying on my income or assets as well as income or assets from other sources</p> <p><input type="checkbox"/> JOINT CREDIT - We intend to apply for joint credit. (initials) _____</p> | <p style="text-align: center;">FOR CREDITOR USE</p> <p>DATE _____ CLASS NO. _____</p> <p>ACCOUNT NO. _____</p> <p>APPROVED <input type="checkbox"/> BY _____</p> <p>DECLINED <input type="checkbox"/> BY _____</p> |
|---|--|

|                  |              |                      |  |                                  |
|------------------|--------------|----------------------|--|----------------------------------|
| AMOUNT REQUESTED | FOR HOW LONG | PAYMENT DATE DESIRED | WANT TO REPAY  | PROCEEDS OF LOAN TO BE USED FOR: |
| \$ _____         | _____        | _____                | <input type="checkbox"/> MONTHLY<br><input type="checkbox"/> _____ | _____                            |

## SECTION A - INDIVIDUAL APPLICANT INFORMATION

|  |               |                      |                     |  |   |          |
|--|---------------|----------------------|---------------------|--|---|----------|
| NAME (Last, First, Middle)   |               |                      |                     |  |   |          |
| BIRTHDATE  | TELEPHONE NO. | DRIVER'S LICENSE NO. | SOCIAL SECURITY NO. | NO. DEPENDENTS   | AGES OF DEPENDENTS  |          |
| ADDRESS (Street, City, State & Zip)  |               |                      |                     | COUNTY   | Do you <input type="checkbox"/> own<br>or <input type="checkbox"/> rent?  | HOW LONG |
| PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address)  |               |                      |                     | COUNTY   | Did you <input type="checkbox"/> own<br>or <input type="checkbox"/> rent? | HOW LONG |
| EMPLOYER (Company Name & Address)  |               |                      |                     |  | HOW LONG  |          |
| BUSINESS PHONE Ext.  |               | 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. (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: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> 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?   |               |                      |                     | Have you previously received credit from us?                     |   |          |
| <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)   |               |                      |                     | <input type="checkbox"/> No <input type="checkbox"/> Yes - When? |   |          |

## 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, or applicant is married and resides in a community property state.             |               |   |                     |  |                    |
| NAME (Last, First, Middle)   |               |   |                     |  |                    |
| BIRTHDATE  | TELEPHONE NO. | DRIVER'S LICENSE NO.                        | SOCIAL SECURITY NO. | NO. DEPENDENTS   | AGES OF DEPENDENTS |
| 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                           |                     | 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: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding |               |   |                     |  |                    |
| SOURCES OF OTHER INCOME  |               |   |                     |  | AMOUNT PER MONTH   |
|  |               |   |                     |  | \$ _____           |
| Is any income listed in this Section likely to be reduced before the credit requested is paid off?   |               |   |                     | Has Joint Applicant or Other Party ever received credit from us? |                    |
| <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)   |               |   |                     | <input type="checkbox"/> No <input type="checkbox"/> 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 a state as a basis for repayment of the credit requested.

APPLICANT  Married  Separated  Unmarried (including single, divorced, and widowed)  
 OTHER PARTY  Married  Separated  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)<br>(where)                  |                                      |                  | \$    |
| SAVINGS ACCOUNT NUMBER(S)<br>(where)                   |                                      |                  |       |
| CERTIFICATE OF DEPOSIT(S)<br>(where)                   |                                      |                  |       |
| MARKETABLE SECURITIES<br>(issuer, type, no. of shares) |                                      |                  |       |
| REAL ESTATE<br>(location, date acquired)               |                                      |                  |       |
| LIFE INSURANCE<br>(issuer, face value)                 |                                      |                  |       |
| AUTOMOBILES<br>(make, model, year)                     |                                      |                  |       |
| OTHER<br>(list)  |                                      |                  |       |
| <b>TOTAL ASSETS</b>                                    |                                      |                  | \$    |

**OUTSTANDING DEBTS** (Including charge accounts, installment 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 | <input type="checkbox"/> Rent Payment<br><input type="checkbox"/> Mortgage |                                      | (OMIT RENT)<br>\$ | (OMIT RENT)<br>\$ | \$               |
| AUTOMOBILES<br>(describe)   |  |                                      |                   |                   |                  |
|                             |  |                                      |                   |                   |                  |
|                             |  |                                      |                   |                   |                  |
|                             |  |                                      |                   |                   |                  |
|                             |  |                                      |                   |                   |                  |
|                             |  |                                      |                   |                   |                  |
|                             |  |                                      |                   |                   |                  |
| <b>TOTAL DEBTS</b>          |  |                                      | \$                | \$                | \$               |

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

Are you obligated to make Alimony, Support or Maintenance Payments?  No  Yes

If yes, to (Name & Address) \_\_\_\_\_ Amt. per month \$ \_\_\_\_\_

Are you a co-maker, 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 E - 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).

**SECTION F - NOTICES**

**Notice to all Applicants.** A Consumer Report may be requested in connection with this application for credit or any future update, renewal, or extension of such credit. Upon request, you will be informed whether or not a consumer report was requested. If a report was requested, you will be informed of the name and address of the consumer reporting agency that furnished the report.

**Notice to Ohio Residents.** The Ohio laws against discrimination require that all creditors make credit equally available to all credit-worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

**Notice to Wisconsin Residents - Marital Property Agreement Notice.** No provision of any marital property agreement, unilateral statement under Wisconsin Statutes Section 766.59 or court decree under Wisconsin Statutes Section 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

**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 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.

Applicant's Signature

Date

Other Signature (Where Applicable)

Date