Credit Application

			Important Information to Applicant(s). To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a loan or opens an account. What this means for you. When you apply for a loan or open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. 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. Read each instruction carefully before completing this form.			
	Creditor			For Creditor Use		
("You" means	Applicant, et al; and "We" r	means Creditor)	Account No.	Class No.	Date Received	
		1. Type of	Application			
Check only one of the thr	ee types:					
	ou are relying <u>solely</u> on you		□ Joint Credit – By initia	aling below, you intend to a	apply for "joint credit".	
	ou are relying on my incom come or assets from other		Applicant Joint Applicant			
			quested Credit			
Application Date	Amount	Financing Type	No. of Months	Repayment Interval	First Payment Date	
	\$	□ New□ Refinance□ Modification		Monthly		
Credit Type Line of Credit Loan Sale Lease	Loan Purpose Agricultural Business Consumer	Security for Credit Unsecured Secured	 Proceeds of Credit to Be Used for To purchase property that will secure my credit To purchase property that is a residential dwelling and is not real estate To finance home improvements to a residential dwelling Other (describe): 			
Applicant		3. Applican	nt Information Joint Applicant or Other Party			
Full Name (First, Middle, L	ast)		Full Name (First, Middle, L	ast)		
Gov't ID Type	Gov't ID No.	Gov't ID Issued By	Gov't ID Type	Gov't ID No.	Gov't ID Issued By	
Gov't ID Issue Date	Gov't ID Exp. Date	Date of Birth	Gov't ID Issue Date	Gov't ID Exp. Date	Date of Birth	
Soc. Sec. No.	Primary Phone Cell	Second Phone Cell	Soc. Sec. No.	Primary Phone Cell	Second Phone Cell	
Email Address:			Email Address:			
Present Address	Own □ Rent	No. of Yrs.:	Present Address □	Own □ Rent	No. of Yrs.:	
	Dwned □ Rented	No. of Yrs.:		Owned □ Rented	No. of Yrs.:	
Dependents			Dependents			
No.: Ages:			No.: Ages:			
Nearest Relative (not livir Name: Address:	ng with you)		Nearest Relative (not livin Name: Address:	ng with you)		
Telephone:		□ Cell	Telephone:		□ Cell	
Your Relationship to us (or our affiliate)			Your Relationship to us (or our affiliate)			
□ None □ Employee □ Insider (Shareholder, Director, Officer)			□ None □ Employee □ Insider (Shareholder, Director, Officer)			
Have you ever received If yes, when:	credit from us? office/branch:	🗆 Yes 🗆 No	Have you ever received If yes, when:	credit from us? office/branch:	🗆 Yes 🗆 No	

4. Asset and Debt Information

Assets Owned						
Type of Asset or Description	Account Number	Current Market Value	Remaining Balance of Lien (Enter "0" if none)		Asset Owner's Name	
Cash		\$				
Checking Acc't		\$	\$			
Savings Acc't/CD		\$	\$			
Automobile/Vehicle		\$	\$			
Real Estate		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			
		\$	\$			
□ Amounts from Continuation Form		\$	\$			
Total Assets		\$	\$			
Outstanding Deb		be charge accounts, install	ment contracts, credit card	s, rent, mortgages and oth	er obligations.)	
Creditor Name	Type of Debt, or Account Number	Original Amount	Present Balance	Monthly Payment	Debtor's Name	Past Due (Yes/No)
Landlord	Rent Payment					
	□ Mortgage	\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
□ Amounts from Continuation Form		\$	\$	\$		
Total Debts		\$	\$	\$		
Credit References – Name		Original Amount Borr	rowed	Date Paid in Full		
			\$	\$		
			\$			
			\$			

Applicant	5. Employme	nt Information	Joint Applicant or Other Party
1st Employer: Current Previo Name: Address:	ous □ Self No. of Yrs.:	1st Employer: Current Previo Name: Address:	ous □ Self No. of Yrs.:
Mgr.: Pho Gross Monthly Salary/Comm.: \$ Position/Title:	one:	Mgr.: Pho Gross Monthly Salary/Comm.: \$ Position/Title:	ne:
2nd Employer: Current Prev Name: Address:	ious Self No. of Yrs.:	2nd Employer: Current Previous Name: Address:	ious Self No. of Yrs.:
Mgr.: Pho Gross Monthly Salary/Comm.: \$ Position/Title:	one:	Mgr.: Pho Gross Monthly Salary/Comm.: \$ Position/Title:	ne:
3rd Employer: Current Previ Name: Address:	ous □ Self No. of Yrs.:	3rd Employer: Current Previo Name: Address:	ous Self No. of Yrs.:
Mgr.: Pho Gross Monthly Salary/Comm.: \$ Position/Title:	one:	Mgr.: Pho Gross Monthly Salary/Comm.: \$ Position/Title:	ne:
Applicant	6. Other	r Income	Joint Applicant or Other Party
Alimony, child support, or separate be revealed if you do not wish to ha repaying this obligation.	maintenance income <u>need not</u>	Alimony, child support, or separate be revealed if you do not wish to ha repaying this obligation.	maintenance income <u>need not</u>
Alimony, child support, separate maint	enance received under: nt □ Oral understanding	Alimony, child support, separate maint	enance received under: nt □ Oral understanding
Other Income: \$ per Month Source:		Other Income: \$ per Month Source:	
Is any income listed in Sections 4, 5 credit is paid off:	i or 6 likely to be reduced before the	Is any income listed in Sections 4, 5 credit is paid off:	or 6 likely to be reduced before the
Applicant	7. Other C	Obligations	Joint Applicant or Other Party
□ Yes □ No If yes, Amount: \$ For whom: To whom:	Are you a co-maker, endorser, co-signer contract or other obligation?		□ Yes □ No If yes, Amount: \$ For whom: To whom:
□ Yes □ No If yes, Amount: \$ For whom: To whom:	Are there any unsatisfied judgments ag	gainst you?	□ Yes □ No If yes, Amount: \$ For whom: To whom:
□ Yes □ No If yes, Amount: \$ For whom: To whom:	Have you been declared bankrupt in th	□ Yes □ No If yes, Amount: \$ For whom: To whom:	
□ Yes □ No If yes, Amount: \$ For whom: To whom:	Are you obligated to make Alimony, Su	pport or Maintenance Payments?	□ Yes □ No If yes, Amount: \$ For whom: To whom:
	8. Property Info	rmation (if secured)	
Property Type Boat or Vessel Certificate of Deposit Deposit Account Manufactured Home Motor Vehicle	Property Description		Property Location and Address
.	•	Homestead Property	
Primary Use of Property Agricultural Business Consumer	Property Owner(s) Names & Address	ses	

9. Marital Status Applicant Joint Applicant or Other Party Leave blank. unless: Leave blank. unless: (1) the credit will be secured, or (1) the credit will be secured. or (2) you reside in a community property state, or (2) you reside in a community property state, or (3) you are relying on property, located in a community property (3) you are relying on property, located in a community property state, as a basis for repayment. state, as a basis for repayment. □ Married (as defined by state law; incl. domestic partnership, civil union) □ Married (as defined by state law; incl. domestic partnership, civil union) □ Separated □ Separated □ Unmarried (including single, divorced, widowed) Unmarried (including single, divorced, widowed) 10. Additional Information or Explanations 11. Notices California Residents. Each applicant, if married, may apply for a separate account. New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied. Ohio Residents. The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy 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. Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud. Texas Residents. The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes § 766.59 or a court decree under Wisc. Statutes § 766.70 adversely affects the interests 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.

For Married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the Creditor may be required by law to give notice of this transaction to my spouse.

12. Certifications, Authorizations and Signatures

You certify that everything you have stated in this *Credit Application* and on any other documents submitted to us are true and correct to the best of your knowledge. You understand that you must update the information contained in this *Credit Application* if either your financial condition materially changes or we make a request to you orally or in writing. You understand that we will retain this *Credit Application* whether or not it is approved.

You authorize us to request one or more consumer reports, to check and verify your credit and employment history, and to answer questions others may ask us about our credit experience with you.

You authorize us to contact you using any of your telephone numbers – regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of prerecorded/artificial voice messages or an automatic dialing device.

□ Electronic Signature. If checked, You further agree that you have signed this *Credit Application* with one or more electronic signatures. You intend your electronic signature to have the effect of your written ink signature. You viewed and read the entire *Credit Application* and notices before you signed it. You received a paper copy of this *Credit Application* after it was signed. You understand that this *Credit Application* is in the electronic form that we will keep. We may rely on, and enforce, this *Credit Application* in the electronic form or as a paper version of the electronic form.

Applicant Signature

Date

Joint Applicant, or Other Party, Signature (*if applicable*)

Date

Notice: It is a federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code § 1001, et seq.

Mortgage Loan Originator Information

If this *Credit Application* is secured by a consumer's residential dwelling that is owned by you, we may be required under federal or state law to disclose our mortgage loan origination identification number(s), which are as follows, if applicable:

Mortgage Loan Originator's Name and Identifier:

Mortgage Loan Origination Company Name and Identifier:

For Creditor Use						
Date Received	Received By	Date Action Taken	Action Taken By	Action Taken	Reason Code(s)	