



Creditor

("You" means Applicant, et al; and "We" means Creditor)

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.

For Creditor Use

Account No. Class No. Date Received mm/dd/yyyy

1. Type of Application

Check only one of the three types:

Individual Credit - You are relying solely on your income or assets.

Individual Credit - You are relying on my income or assets as well as income or assets from other sources.

Joint Credit - By initialing below, you intend to apply for "joint credit".

Applicant

Joint Applicant

2. Type of Requested Credit

Application Date mm/dd/yyyy	Amount	Financing Type New Refinance Modification	No. of Months	Repayment Interval Monthly	First Payment Date mm/dd/yyyy
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. Applicant Information

Joint Applicant or Other Party

Full Name (First, Middle, Last)			Full Name (First, Middle, Last)				
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 mm/dd/yyyy	Gov't ID Exp. Date mm/dd/yyyy	Date of Birth mm/dd/yyyy	Gov't Id Issue Date mm/dd/yyyy	Gov't ID Exp. Date mm/dd/yyyy	Date of Birth mm/dd/yyyy		
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:
Previous Address	Own	Rent	No. of Yrs:	Previous Address	Own	Rent	No. of Yrs:
Dependants No: Ages:			Dependants No: Ages:				
Nearest Relative (not living with you) Name: Address: Telephone: Cell			Nearest Relative (not living with you) Name: Address: Telephone: Cell				
Your Relationship to us (or our affiliate) None Employee Insider (Shareholder, Director, Officer)			Your Relationship to us (or our affiliate) None Employee Insider (Shareholder, Director, Officer)				
Have you ever received credit from us? If yes, when: office/branch: Yes No			Have you ever received credit from us? If yes, when: office/branch: Yes No				

Applicant 9. Marital Status Joint Applicant or Other Party

Leave blank, unless:

- (1) the credit will be secured, **or**
- (2) you reside in a community property state, **or**
- (3) you are relying on property, located in a community property state, as a basis for repayment.

- Married (as defined by state law; incl domestic partnership, civil union)
- Separated
- Unmarried (including single, divorced, widowed)

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- (1) the credit will be secured, **or**
- (2) you reside in a community property state, **or**
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- Married (as defined by state law; incl domestic partnership, civil union)
- Separated
- Unmarried (including single, divorced, widowed)

10. Additional Information or Explanations

11. Notices

California Residents. Each applicant, if married, may apply for a separate account.

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.

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. 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 mm/dd/yyyy

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

Date mm/dd/yyyy

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 mm/dd/yyyy	Received By	Date Action Taken	Action Taken By	Action Taken	Reason Code(s)