



# CONSUMER CREDIT APPLICATION

**Instructions to Married Applicant(s):** Answer all questions relating to you, also answer all questions relating to your spouse if you live in California, Idaho, Washington or any other community property state, unless you are separated and your spouse is not also applying for credit. All income and property will be presumed to be community property and all obligations will be assumed to be community debts unless "SP" is written next to the income, property or debt. If you are applying for an individual, unsecured credit, you are not required to complete the marital status entry below unless you live in California, Idaho, Washington or another community property state.  
**Important Information About Procedures for Opening a New Account:** Our bank complies with Section 306 of the USA PATRIOT Act. This law mandates that we verify certain information about you when processing your account application.

Each applicant may apply for individual or joint credit, regardless of marital status. This application is for:  Individual credit,  Joint credit with the applicant's spouse,  Joint credit with \_\_\_\_\_ whose separate credit application is attached.

We intend to apply for joint credit:

Applicant  
(Please initial here)

Co-Applicant  
(Please initial here)

APPLICANT			CO-APPLICANT		
NAME (First, Middle, Last)	# OF DEPENDENTS		NAME (First, Middle, Last)	# OF DEPENDENTS	
DATE OF BIRTH (mm/dd/yyyy)	SOCIAL SECURITY NUMBER	<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single, Divorced, or Widowed)	DATE OF BIRTH (mm/dd/yyyy)	SOCIAL SECURITY NUMBER	
DRIVER'S LICENSE #	STATE		DRIVER'S LICENSE #	STATE	
RESIDENCE ADDRESS (Street, City, State & Zip Code) (No P.O. Box)			RESIDENCE ADDRESS (Street, City, State & Zip Code) (No P.O. Box)		
HOW LONG Yrs. Mo. ( )	HOME PHONE NUMBER ( ) ( ) ( )		HOW LONG Yrs. Mo. ( )	HOME PHONE NUMBER ( ) ( ) ( )	
OTHER NAMES UNDER WHICH CREDIT HAS BEEN OBTAINED			OTHER NAMES UNDER WHICH CREDIT HAS BEEN OBTAINED		
E-MAIL ADDRESS	CELL PHONE ( ) ( )		E-MAIL ADDRESS	CELL PHONE ( ) ( )	
PREVIOUS ADDRESS (Street, City, State & Zip Code)	HOW LONG Yrs. Mo. ( )		PREVIOUS ADDRESS (Street, City, State & Zip Code)	HOW LONG Yrs. Mo. ( )	
EMPLOYER'S NAME	HOW LONG EMPLOYED Yrs. Mo. ( )		EMPLOYER'S NAME	HOW LONG EMPLOYED Yrs. Mo. ( )	
EMPLOYER'S ADDRESS			EMPLOYER'S ADDRESS		
OCCUPATION	BUSINESS TELEPHONE ( ) ( )	GROSS INCOME \$	OCCUPATION	BUSINESS TELEPHONE ( ) ( )	GROSS INCOME \$
PREVIOUS EMPLOYER'S NAME & ADDRESS			PREVIOUS EMPLOYER'S NAME & ADDRESS		
NEAREST RELATIVE NOT LIVING WITH YOU			NEAREST RELATIVE NOT LIVING WITH YOU		
ADDRESS			ADDRESS		
OTHER NET MONTHLY INCOME: You do not have to reveal alimony, child support or separate maintenance income unless you wish to have them considered for approving your application.			OTHER NET MONTHLY INCOME: You do not have to reveal alimony, child support or separate maintenance income unless you wish to have them considered for approving your application.		
SOURCE \$			SOURCE \$		

ASSETS AND LIABILITY STATEMENT					
DESCRIPTION		CASH OR MARKET VALUE	CREDITOR	PAYMENT	UNPAID BALANCE
PRIMARY RESIDENCE OWN <input type="checkbox"/> RENT <input type="checkbox"/> PAYMENT OTHER <input type="checkbox"/>		\$	MORTGAGE	\$	\$
NON-OWNER OCCUPIED REAL ESTATE		\$	MORTGAGE	\$	\$
CHECKING ACCOUNT		\$	CREDIT CARDS	\$	\$
SAVINGS ACCOUNT		\$	LOAN	\$	\$
STOCKS/BONDS		\$	LOAN	\$	\$
BROKERAGE/MUTUAL FUNDS		\$	LOAN	\$	\$
IR/401K		\$	OTHER	\$	\$
<b>TOTAL</b>		<b>\$</b>	<b>TOTAL</b>	<b>\$</b>	<b>\$</b>

**Notice for New York Residents** - A consumer credit report may be requested in connection with this application or in connection with updates, renewals or extensions of any credit granted as a result of this application. If you subsequently ask for this information, you will be required whether or not such a report was requested and, if so, the name and address of the agency that furnished the report.

**Notice for Ohio Residents** - The Ohio law against discrimination requires 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 Married Wisconsin Residents** - Wisconsin Law provides that no agreement, unilateral statement or court decree relating to marital property shall adversely affect a creditor's interest, unless prior to the time credit is granted the creditor is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision. You must indicate the name of your spouse on the installment contract, and the address if different from yours.

**Notice to California and Utah Residents** - As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**Notice for Texas Residents** - If this application is approved by the creditor, you will be required to obtain and maintain physical damage insurance on the collateral securing the debt. You have a right of free choice in the selection of the agent and insurer through or by which the insurance is placed.

### AGREEMENT

By signing below, applicant(s) 1. Certifies that the above information is true and complete as of this date. 2. Agrees that this application is the property of the Bank and need not be returned to the applicant(s). 3. Authorizes the Bank to verify the accuracy and completeness of all information shown above from any source the Bank chooses, including obtaining credit bureau reports. This authorization extends to the applicant's spouse if applicant resides in a community property state. 4. Authorizes the Bank to answer questions from others about its credit experience with the applicant(s), furnish such information to credit bureaus, and share foregoing information consistent with its privacy policy.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

COLLATERAL INFORMATION				
VEHICLE UNIT PURCHASED	NEW/USED	MODEL	INVOICE	BOOK VALUE
TRADE-IN YEAR/MAKE	TRADE-IN MODEL			
SELLING PRICE			TERM	
NET TRADE		ALLOWANCE	APR	
CASH DOWN		PAY OFF		
SALES TAX		NET TRADE		
WARRANTY		ADD / OPTIONS		
OTHER				
AMOUNT TO FINANCE		LEASE		