



CONSUMER CREDIT APPLICATION

The following application is intended for consumer credit purposes and is not for the use of real estate purchases or business credit. Completion of the application can either be handwritten or typed. The application must be provided to one of our four First National Bank locations by mail or in person. Emailed applications cannot be accepted.



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CONSUMER LOAN APPLICATION

Credit Requested is: <input type="checkbox"/> Collateral Secured Loan <input type="checkbox"/> Unsecured Loan		Type of Credit Requested: <input type="checkbox"/> Individual <input type="checkbox"/> Joint
Amount Requested \$	Description of Collateral Offered	We intend to apply for joint credit (initial below):
Purpose of Credit Request		Applicant: _____
		Co-Applicant: _____

Applicant APPLICANT INFORMATION Co-Applicant

Applicant Name (include Jr. or Sr. if applicable)			Co-Applicant Name (include Jr. or Sr. if applicable)		
Social Security Number	Home Phone (include area code)	Date of Birth	Social Security Number	Home Phone (incl area code)	Date of Birth
	Cell Phone			Cell Phone	
Email Address			Email Address		
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)			<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		
Dependents (not listed by Co-applicant) No. Ages			Dependents (not listed by Applicant) No. Ages		
Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien			Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien		
Present Address (street, city, state, ZIP) since			Present Address (street, city, state, ZIP) since		
Mailing Address, if different from Present Address			Mailing Address, if different from Present Address		
If residing at present address for less than two years, complete the following:			If residing at present address for less than two years, complete the following:		
Former Address (street, city, state, ZIP) from to			Former Address (street, city, state, ZIP) from to		
Name, Address & Relationship of Nearest Relative not living with you Home Phone			Name, Address & Relationship of Nearest Relative not living with you Home Phone		

Applicant EMPLOYMENT/INCOME INFORMATION Co-Applicant

Name and Address of Employer <input type="checkbox"/> Self Employed	Yrs on this job	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs on this job
	<input type="checkbox"/> Full time		<input type="checkbox"/> Full time
Position/Title & Type of Business	Business Phone	Position/Title & Type of Business	Business Phone
Gross Monthly Income \$		Gross Monthly Income \$	
Name and Address of Employer <input type="checkbox"/> Self Employed	Yrs on this job	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs on this job
	<input type="checkbox"/> Full time		<input type="checkbox"/> Full time
Position/Title & Type of Business	Business Phone	Position/Title & Type of Business	Business Phone
Name and Address of Employer <input type="checkbox"/> Self Employed	Yrs on this job	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs on this job
	<input type="checkbox"/> Full time		<input type="checkbox"/> Full time
Position/Title & Type of Business	Business Phone	Position/Title & Type of Business	Business Phone

NOTICE: 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.

Other Income Source: \$	Other Income Source: \$
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I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

Applicant _____ Date _____ Co-Applicant _____ Date _____

ASSET AND DEBT INFORMATION

ASSETS

This section should be completed giving information about both the Applicant and Co-Applicant. Please mark Applicant-related information with an "A" and Co-Applicant information with a "C".

DESCRIPTION OF ASSETS	NAME IN WHICH ACCOUNT IS CARRIED	VALUE
Checking Account Numbers (institution)		\$
Savings Account Numbers (institution)		\$
Other Assets (describe)		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
Total Assets		\$

OUTSTANDING DEBTS

Include charge accounts, installment contracts, credit cards, rent, mortgages, and other obligations.

CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENT
Landlord/Mortgage Holder			\$	\$	\$
Automobiles (Make/Model/Year)			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
Total Debts			\$	\$	\$

Complete the following information about both the Applicant and Co-Applicant.

Yes No Are you obligated to make Alimony, Support or Maintenance Payments?
 If yes, to (Name and Address) _____ Amount per Month \$_____

Yes No Are you co-maker, endorser, or guarantor on any loan or contract?
 If yes, for whom? _____ To whom? _____

Yes No Are there any unsatisfied judgments against you?
 If yes, to whom owed? _____ Amount \$_____

Yes No Have you been declared bankrupt in the last 10 years?
 If yes, where? _____ Year? _____



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Federal Credit Application Insurance Disclosure

I (the applicant) have applied for an extension of credit with you (the bank). You are soliciting, offering, or selling me an insurance product or annuity in connection with this extension of credit. **Federal law prohibits you from conditioning the extension of credit on either:**

1. My purchase of an insurance product or annuity from you or from any of your affiliates; or
2. My agreement not to obtain, or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.

By signing, I acknowledge that I have received a copy of this form on today's date. Unless this disclosure is provided electronically or I have applied for credit by mail, I also acknowledge that you have provided this disclosure to me orally.

Date _____

Applicant _____

Applicant _____