

CREDIT APPLICATION

Amount Requested Payment Date Desired Proceeds of Credit
\$ To Be Used For

IMPORTANT: Read these Directions before completing this Application.

Check Appropriate Box

- If you are applying for individual credit in your own name...
If this is an application for joint credit with another person...
If you are applying for individual credit, but are relying on income from alimony...

SECTION A - INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): Birthdate: / /
Present Street Address: Years there:
City: State: Zip: Telephone:
Social Security No.: Driver's License No.:
Previous Street Address: Years there:
City: State: Zip:
Present Employer: Years there: Telephone:
Position or title: Name of Supervisor:
Employer's Address:
Previous Employer: Years there:
Present net salary or commission: \$ Per No. Dependents: Ages:
Landlord: Address: Phone:

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: court order written agreement oral understanding

Other income: \$ per Source(s) of other income:

Is any income listed in this Section likely to be reduced before the credit requested is paid off?

Yes (Explain in detail on separate sheet.) No

Have you ever received credit from us? When?

Checking Account No.: Institution and Branch:

Savings Account No.: Institution and Branch:

Name of nearest relative not living with you: Telephone:

Relationship: Address:

SECTION B - INFORMATION REGARDING JOINT APPLICANT OR OTHER PARTY (Use separate sheets if necessary)

Full Name (Last, First, Middle): Birthdate: / /

Relationship to Applicant (if any):

Present Street Address: Years there:

City: State: Zip: Telephone:

Social Security No.: Driver's License No.:

Present Employer: Years there: Telephone:

Position or title: Name of Supervisor:

Employer's Address:

Present net salary or commission: \$ Per No. Dependents: Ages:

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: court order written agreement oral understanding

Other income: \$ per Source(s) of other income:

Is any income listed in this Section likely to be reduced before the credit requested is paid off?

Yes (Explain in detail on separate sheet.) No

Checking Account No.: Institution and Branch:

Name of nearest relative not living with you: Telephone:

Relationship: Address:

**SECTION C – MARITAL STATUS**

(Do not complete if this is an application for individual unsecured credit.)

Applicant:  Married  Separated  Unmarried (including single, divorced, and widowed)

Other party:  Married  Separated  Unmarried (including single, divorced, and widowed)

**SECTION D – 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.)

**OUTSTANDING DEBTS** (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

Creditor	Type of Debt or Acct. No.	Name in Which Acct. Carried	Original Debt	Present Balance	Monthly Payments	Past Due? Yes / No
1. (Landlord or Mortgage Holder)	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		\$ (Omit rent)	\$ (Omit rent)	\$	
2.						
3.						
4.						
5.						
Total Debts			\$	\$	\$	

(Credit References)	Name of Person or Business	City, State	Date Paid
1.			
2.			
3.			

Are you a co-maker, endorser, or guarantor on any loan or contract? Yes  No  If "Yes," for whom? \_\_\_\_\_ To Whom? \_\_\_\_\_

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

Have you been declared bankrupt in the last 14 years? Yes  No  If "Yes," where? \_\_\_\_\_ Year \_\_\_\_\_

Are any of your assets in a trust?  YES  NO

Other Obligations – (E.g., liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

**SECTION E – SECURED CREDIT** (Complete only if credit is to be secured.) Briefly describe the property to be given as security:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_ Other Signature (Where Applicable) \_\_\_\_\_ Date \_\_\_\_\_

**FOR BANK USE ONLY**

Loan Type: \_\_\_\_\_ Rule of 78s \_\_\_\_\_ Simple Interest \_\_\_\_\_

Purpose: \_\_\_\_\_

Proceeds: \_\_\_\_\_ Repayment: \_\_\_\_\_

Fees: \_\_\_\_\_ First Payment Date: \_\_\_\_\_

Loan Org. Fee: \_\_\_\_\_ Maturity Date: \_\_\_\_\_

Credit Life: \_\_\_\_\_ 2nd Beneficiary: \_\_\_\_\_

\_\_\_\_\_ Joint \_\_\_\_\_ Single Interest Rate: \_\_\_\_\_ VSI: \_\_\_\_\_

A & H: \_\_\_\_\_ Source of Repayment: \_\_\_\_\_

Amount Financed: \_\_\_\_\_

Finance Charge: \_\_\_\_\_

Total of Payments: \_\_\_\_\_

Officer: \_\_\_\_\_ Ins. Agent: \_\_\_\_\_

\_\_\_\_\_ Approved \_\_\_\_\_ Declined Agency: \_\_\_\_\_

Comments: \_\_\_\_\_ Address: \_\_\_\_\_

\_\_\_\_\_ Phone # \_\_\_\_\_