CREDIT APPLICATION

IMPORTANT: Please read these directions before completing this Application, and check (✔) the appropriate box below.

☐ If you are applying for individual credit in your own name, and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A and D. If the requested credit is to be secured, also complete the first part of Section C and Section E.

☐ If you are applying for joint credit with another person, complete all Sections except E, providing information in B about the joint applicant. If the requested credit is to be secured, then complete Section E. We intend to apply for joint credit. (Please initial here) _____ _____
  Applicant   Co-Applicant

☐ If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections except E to the extent possible, providing information about the person whose alimony, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section E.

AMOUNT REQUESTED	PAYMENT DATE DESIRED	PROCEEDS OF CREDIT TO BE USED FOR
$		

SECTION A - INFORMATION REGARDING APPLICANT

FULL NAME (Last, First Middle)		BIRTH DATE	SOCIAL SECURITY NO.
PRESENT ADDRESS (Street, City, State, & Zip)		PHONE	HOW LONG AT PRESENT ADDRESS?
PREVIOUS ADDRESS (Street, City, State, & Zip)			HOW LONG AT PREVIOUS ADDRESS?
PRESENT EMPLOYER (Company Name & Address)			

HOW LONG WITH PRESENT EMPLOYER?	YOUR POSITION OR TITLE	NAME OF SUPERVISOR	BUSINESS PHONE Ext.

PREVIOUS EMPLOYER (Company Name & Address)	HOW LONG WITH PREVIOUS EMPLOYER?

YOUR PRESENT GROSS SALARY OR COMMISSION	YOUR PRESENT NET SALARY OR COMMISSION	NO. DEPENDENTS	AGES OF DEPENDENTS
$ PER	$ PER		

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	SOURCES OF OTHER INCOME	Total $
$ PER		

Have you ever received credit from us?	☐ No ☐ Yes - When?	Checking Account No. ....Where?.................................... Savings Account No.........................Where?....................................

NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU   RELATIONSHIP   TELEPHONE NO. (Include Area Code)

1.

2.

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

FULL NAME (Last, First, Middle)		BIRTH DATE	SOCIAL SECURITY NO.

RELATIONSHIP TO APPLICANT (If Any)	PRESENT ADDRESS (Street, City, State, & Zip)	HOW LONG AT PRESENT ADDRESS?

PRESENT EMPLOYER (Company Name & Address)	HOME PHONE

HOW LONG WITH PRESENT EMPLOYER?	POSITION OR TITLE	NAME OF SUPERVISOR	BUSINESS PHONE Ext.

PREVIOUS EMPLOYER (Company Name & Address)	HOW LONG WITH PREVIOUS EMPLOYER?

YOUR PRESENT GROSS SALARY OR COMMISSION	YOUR PRESENT NET SALARY OR COMMISSION	NO. DEPENDENTS	AGES OF DEPENDENTS
$ PER	$ PER		

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	SOURCES OF OTHER INCOME
$ PER	

Is any income listed in this Section likely to be reduced before the credit requested is paid off?	☐ No ☐ Yes (Explain)

Has Joint Applicant or Other Party ever received credit from us?	☐ No ☐ Yes	Checking Account No. ....Where?.................................... Savings Account No. ....Where?....................................

NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU   RELATIONSHIP   TELEPHONE NO. (Include Area Code)

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 - ASSET & DEBT INFORMATION

If Section B has been completed, this section should be complete, 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.

ASSETS OWNED (Use separate sheet if necessary.)

DESCRIPTION OF ASSETS	VALUE	SUBJECT TO DEBT? Yes/No	NAMES OF OWNERS
CASH	$		
AUTOMOBILES (Make, Model, Year) 1.			
2.			
3.			
CASH VALUE OF LIFE INSURANCE (Issuer, Face Value)			
REAL ESTATE (Location, Date Acquired)			
MARKETABLE SECURITIES (Issuer, Type, No. of Shares)			
OTHER (list)			
TOTAL ASSETS	$		

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

CREDITOR	TYPE OF DEBT OR ACCOUNT NUMBER	NAME IN WHICH ACCOUNT IS CARRIED	ORIGINAL DEBT	PRESENT BALANCE	MONTHLY PAYMENTS	PAST DUE? YES/NO
LANDLORD OR MORTGAGE HOLDER	RENT PAYMENT MORTGAGE		(OMIT RENT) $	(OMIT RENT) $	$	
TOTAL DEBTS			$	$	$	

CREDIT REFERENCES (PAID OFF ACCOUNTS) | | | | DATE PAID OFF

MY AUTO INSURANCE AGENT IS: (Name & Address)	DRIVERS LICENSE # –	STATE –

Are you a co-maker, endorser, or guarantor on any loan or contract?	☐ No ☐ Yes - For Whom?	To Whom?
Are there any unsatisfied judgements against you?	☐ No ☐ Yes - Amount $	If "Yes", To Whom Owed?
Have you been declared bankrupt in the last 10 years?	☐ No ☐ Yes - Where?	Year?

OTHER OBLIGATIONS (For example, 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:

PROPERTY DESCRIPTION

....
....

IF VEHICLE, PLEASE COMPLETE	COLOR–	MODEL–	PLATE NO.–

NAMES & ADDRESSES OF ALL CO-OWNERS OF THE PROPERTY

....

SECTION F - CREDIT DISCLOSURE:

THE LENDER MAY NOT CONDITION AN EXTENSION OF CREDIT ON EITHER:
    (1) My purchase of an insurance product or annuity from the lender or any of its affiliates; or
    (2) My agreement not to obtain, or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.

SIGNATURES:

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. I further acknowledge that I have received the disclosures described in Section F

APPLICANT'S SIGNATURE	DATE	OTHER SIGNATURE (Where Applicable)	DATE
X		X	