

OPEN-END CREDIT LOAN APPLICATION

PLEASE PRINT

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. 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.

Check Individual Credit Line - relying solely on my income Joint Credit Line - We intend to apply for joint credit. (initials) _____
 One: Individual Credit Line - relying on my income as well as income from other sources NOTE: Married applicants may apply for separate accounts.

Please answer each question as thoroughly as possible. Provide the following marital status information **only** if: you are applying for joint or secured credit, or you live in a community property state or are relying on property located in such a state for repayment of the credit requested.

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

APPLICANT INFORMATION

CO-APPLICANT OR OTHER PARTY INFORMATION

Note: Complete "Other Party Information" if another person will be permitted to use the account, or if the individual applicant is relying on the income of others as a basis for repayment, or the individual applicant lives in a community property state or is relying on property located in a community property state as a basis for repayment of the credit requested.

Name			Name		
Address (include city, state and zip)		How Long	Address (include city, state and zip)		How Long
Previous Address		How Long	Previous Address		How Long
Home Phone No.		Business Phone No.	Home Phone No.		Business Phone No.
Taxpayer ID No.	Birth Date / /	No. Of Dependents	Taxpayer ID No.	Birth Date / /	No. Of Dependents
Employer	Position	How Long	Employer	Position	How Long
Employer's Address			Employer's Address		
Previous Employer	Position	How Long	Previous Employer	Position	How Long
Name of Nearest Relative		Address	Name of Nearest Relative		Address
Name of Present Landlord/Mortgage Holder		Phone No.	Name of Present Landlord/Mortgage Holder		Phone No.
<input type="checkbox"/> Own	<input type="checkbox"/> Rent	Mo. Rent/Mortgage \$	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	Mo. Rent/Mortgage \$

INCOME

INCOME

You need not list income from alimony, child support or separate maintenance if you do not want it considered in determining your ability to repay this obligation. If you do list such income, please provide "Other Party Information" about the person on whom you are relying for such income.

Source	Amount	Per (Wk., Mo., or Yr.)	Source	Amount	Per (Wk., Mo., or Yr.)

OBLIGATIONS

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Include any amounts you must pay toward alimony, child support or separate maintenance. Also list all credit card obligations.

To Whom Paid	Credit Limit	Mo. Payment	To Whom Paid	Credit Limit	Mo. Payment

ASSETS

ASSETS

Do not include real estate assets. Include cash in savings institutions, stocks, bonds, cash value of life insurance, autos, etc.

Type	Amount	Type	Amount

REAL ESTATE

REAL ESTATE

1. Location	1. Location
How Held	How Held
Name(s) of Owner(s)	Name(s) of Owner(s)
Purchase Price \$	Balance Owing \$
2. Location	2. Location
How Held	How Held
Name(s) of Owner(s)	Name(s) of Owner(s)
Purchase Price \$	Balance Owing \$

GENERAL INFORMATION

If you or co-applicant or other party answers yes to any of the following questions, please explain on backside.

Are you a guarantor or co-maker of any leases, contracts or debts? Yes No
 Are there any suits or judgments pending against you? Yes No If yes, state amount \$ _____
 Have you been declared bankrupt in the last 10 years? Yes No

I certify that everything I have stated in this application and on any attachments is correct. Lender may keep this application whether or not it is approved. By signing below I authorize Lender to check my credit and employment history and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update this credit information at Lender's request and if my financial condition changes.

Applicant X _____ Date ____/____/____ Co-Applicant X _____ Date ____/____/____

Regulation B Notice of Intent to Apply for Joint Credit

Lender

Applicant

Date	_____
Account Number	_____

Notice

We intend to apply for joint credit.

Acknowledgment

By signing below, we acknowledge the intention to apply for joint credit on today's date.

X _____

X _____

X _____

X _____

FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I have applied for an extension of credit with you. 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.

.....
Consumer Date

.....
Consumer Date