

Credit 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/domestic partner. 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/yy)	SOCIAL SECURITY NUMBER	<input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED		DATE OF BIRTH (mm/dd/yy)	SOCIAL SECURITY NUMBER	<input type="checkbox"/> UNMARRIED (Single, Divorced, or Widowed)	
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		HOW LONG EMPLOYED Yrs. _____ Mo. _____		PREVIOUS EMPLOYER'S NAME & ADDRESS		HOW LONG EMPLOYED Yrs. _____ Mo. _____	
NEAREST RELATIVE NOT LIVING WITH YOU		TELEPHONE ()		NEAREST RELATIVE NOT LIVING WITH YOU		TELEPHONE ()	
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	\$	\$
IRA/SEP	\$	OTHER	\$	\$
TOTAL	\$	TOTAL	\$	\$

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 informed 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 laws against discrimination require 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 Maine 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/domestic partner 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. 5. Agrees that you, your affiliates, agents and service providers may monitor and record telephone calls regarding my account to assure the quality of your service or for other reasons. I also expressly consent and agree to you, your affiliates, agents and service providers using written, electronic or verbal means to contact me. This consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, text messages, e-mails and/or automatic telephone dialing systems. I agree you, your affiliates, agents and service providers may do so using any e-mail address or any telephone number I provide, including a number for a cellular phone or other wireless device, regardless of whether I incur charges as a result.

Applicant's Signature _____

Date _____

Co-Applicant's Signature _____

Date _____

COLLATERAL INFORMATION

YEAR/MAKE 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		MILEAGE: _____		