

Consumer Loan Application



I am applying for individual credit.

We are applying for joint credit - initial below:

_____ Applicant's Initials

_____ Co-Applicant's Initials

Important Information About Procedures for Opening a New Account: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What This Means to You: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Amount Requested		Loan Purpose	
Term (months)	Payment Date Desired	Collateral (if none, write "unsecured")	

Applicant				Co-Applicant			
Name (First, M.I., Last, Suffix)				Name (First, M.I., Last, Suffix)			
Social Security number		Date of birth		Social Security number		Date of birth	
Phone number		Email address		Phone number		Email address	
Physical address		City, State, Zip		Physical address		City, State, Zip	
Own		Rent		Other		Length of time at address	
						Years Months	
Mailing address, if different		City, State, Zip		Mailing address, if different		City, State, Zip	
Former address, if <2 years at current		City, State Zip		Former address, if <2 years at current		City, State Zip	
** Marital status:		Married Separated Unmarried		** Marital status:		Married Separated Unmarried	

** Complete marital status only if application is for joint credit or secured credit, or the applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested. "Unmarried" includes single, divorced, and widowed.**

Applicant's Employment		Co-Applicant's Employment	
Employer	Work phone number	Employer	Work phone number
Employer's address	City, State, Zip	Employer's address	City, State, Zip
Time on this job:	Job title/position	Time on this job:	Job title/position
Years Months		Years Months	
Former employer, if <2 years at current		Former employer, if <2 years at current	
Other sources of income & amount per month:		Other sources of income & amount per month:	

Please provide copies of your two most recent paystubs along with this application. If you are self-employed, please provide copies of your last two years of income tax returns. If you receive Social Security, pension, and/or other fixed income, please provide proof of that income, such as a copy of your most recent bank statement showing a direct deposit. Income from alimony or child support payments need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Financial Statement

Assets	Current Value	Debts	Monthly Payment	Current Balance
Checking accounts (where)		Mortgage or rent (paid to whom)		
Savings accounts (where)		Auto loans		
Stocks/bonds/investments/retirement (where)		Personal loans		
Real estate		Student loans		
Automobiles (year make model)		Credit cards		
Personal property		Other		
Other		Other		
Total		Total		

Applicant - Additional Information	Co-Applicant - Additional Information
Name and phone number of nearest relative not living with you: _____	
Are you obligated to make Alimony, Child Support, or Maintenance payments? If YES, to whom owed?	
YES NO _____ If YES, how much?	
\$ _____ per _____	
Are you a co-signer, endorser, or guarantor on any loan or contract? If YES, for whom?	
YES NO _____ If YES, to whom owed?	

As indicated by my/our signature(s) below, I/we am/are submitting this application to CentreBank for a consumer loan. Everything I/we have stated in this application is correct to the best of my/our knowledge. I/we understand that you will retain this application whether or not it is approved. You are authorized to check my/our credit and employment history and to answer questions about your credit experience with me/us. I/we understand that if this loan application is approved, additional personal and financial information, as well as information regarding any collateral offered, may be required prior to disbursement of loan proceeds. I/we am/are responsible for any third party costs that may be incurred in the processing and closing of the credit request.

Applicant's Signature Date Co-Applicant's Signature Date

For Bank Use Only				
Date application received	Received by	Branch	Application submitted:	Prior to loan decision, include Government Monitoring Information Addendum if subject loan is a first lien mortgage secured by principal residence (including mobile homes) for purchase or refinance.
Date application decided	Decision by	Approved	In Person	
		Denied	By Email/Internet	
Approved loan amount	Interest rate	Term	By Phone	
			By Mail	
			By Fax	
Notes				

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 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

CUSTOMER IDENTIFICATION REQUIREMENTS

In accordance with Section 326 of the USA PATRIOT ACT signed October 26, 2001, CENTREBANK will require a copy of the documents used in identifying our new account customers and in identifying signatory individuals added to an existing or new account. In some cases, identification will be requested for those individuals banking with the Bank prior to the effective date of these customer identification requirements because original documentation was not obtained with the opening of the account, or the Bank is unable to form a reasonable belief that it knows the true identity of the existing customer. In all cases, protection of our customer's identity and confidentiality is the Bank's pledge to you.