

# 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 (initials) \_\_\_\_\_

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<br>/ /             | No. Of Dependents    | Taxpayer ID No.                          | Birth Date<br>/ /             | 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

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*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**

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

**ASSETS**

Table with 4 columns: Type, Amount, Type, Amount. Multiple empty rows for data entry.

**REAL ESTATE**

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Table with 4 columns: 1. Location, How Held, Name(s) of Owner(s), Purchase Price \$, Balance Owing \$. Repeated for two entries.

**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

**NOTICES**

Notice to all Applicants. A Consumer Report may be requested in connection with this application for credit or any future update, renewal, or extension of such credit.

Notice to 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.

Notice to Wisconsin Residents - Marital Property Agreement Notice. No provision of any marital property agreement, unilateral statement under Wisconsin Statutes Section 766.59 or court decree under Wisconsin Statutes Section 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

Notice to Wisconsin Residents - Open-End Credit Disclosures. Here are some important features of our open-end plan.

Annual Percentage Rate \_\_\_\_\_ %
[ ] Variable Rate. If checked, this rate may vary. The rate may increase if \_\_\_\_\_

Subject to the following limitations on increases: \_\_\_\_\_

If an increase in the rate occurs, it will have the effect of \_\_\_\_\_

Finance Charges on a particular transaction will begin to accrue \_\_\_\_\_

Annual Fee \$ \_\_\_\_\_ Other Charges or Fees \_\_\_\_\_

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 \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant \_\_\_\_\_ Date \_\_\_\_\_