

DIRECTIONS

Once you've filled out the below Credit Application (for an Auto Loan, Home Equity Loan or Personal Loan), please contact any one of our local Loan Officers by calling us toll free at 866.770.3100. Our friendly Loan Officers will be happy to make an appointment to go over this information with you and request any further details. Please bring this application with you to the appointment.

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.

YOUR APPLICATION

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that:

1. the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.;
2. all statements made in this application are made for the purpose of obtaining a loan;
3. the loan will not be used for any illegal or prohibited purpose or use;
4. any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not approved;
5. the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan;
6. in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies;
7. ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law;

FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

AND YOU UNDERSTAND ... that you have applied for an extension of credit with the Lender. The Lender is soliciting, offering, or selling you an insurance product or annuity in connection with this extension of credit. Federal law prohibits the Lender from conditioning the extension of credit on either:

1. The purchase of an insurance product or annuity from the Lender or any of the Lender's affiliates;
2. or the agreement not to obtain, or a prohibition from the Lender on me from obtaining an insurance product or annuity from an unaffiliated entity.

SIGNATURES – I have read and understood all the above information pertaining to this application.

Applicant's Signature Date

Other Signature (where applicable) Date

Co-Applicant's Signature Date

Other Signature (where applicable) Date

SECTION C – MARITAL STATUS

Complete only if: for joint credit or secured credit.

APPLICANT Married Separated Unmarried (including single, divorced and widowed)
 OTHER PARTY Married Separated Unmarried (including single, divorced and widowed)

SECTION D – GOVERNMENT MONITORING INFORMATION

Complete only if: the loan purpose is for HOME IMPROVEMENT or it involves the purchase or refinance of a MANUFACTURED HOME. The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with the equal credit opportunities and fair housing laws.

RACE OR NATIONAL ORIGIN: Applicant/Joint Applicant <input type="checkbox"/> (1) American Indian/Alaskan Native <input type="checkbox"/> (2) Asian (Includes persons from India) <input type="checkbox"/> (3) Black or African American <input type="checkbox"/> (4) Native Hawaiian or Other Pacific Islander <input type="checkbox"/> (5) White (Includes Hispanic) <input type="checkbox"/> (8) No co-applicant <input type="checkbox"/> I do not wish to furnish this information	ETHNICITY: Applicant/Joint Applicant <input type="checkbox"/> (1) Hispanic or Latino <input type="checkbox"/> (2) Not Hispanic or Latino <input type="checkbox"/> I do not wish to furnish this information.	SEX: Applicant/Joint Applicant <input type="checkbox"/> (1) Male <input type="checkbox"/> (2) Female <input type="checkbox"/> I do not wish to furnish this information.
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SECTION E – ASSET & DEBT INFORMATION

If Section B has been completed, this Section should be completed 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	NAME IN WHICH THE ACCOUNT IS HELD	SUBJECT TO DEBT?	VALUE
CHECKING ACCOUNT NUMBER(S) (where)			\$
SAVINGS ACCOUNT NUMBER(S) (where)			
CERTIFICATE OF DEPOSIT(S) (where)			
MARKETABLE SECURITIES (issuer, type, no. of shares)			
REAL ESTATE (location, date acquired)			
LIFE INSURANCE (issuer, face value)			
AUTOMOBILES (make, model, year)			
OTHER (list)			
TOTAL ASSETS			\$

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

CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS HELD	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> Rent Payment		(OMIT RENT)	(OMIT RENT)	
	<input type="checkbox"/> Mortgage		\$	\$	\$
AUTOMOBILES (describe)					
OTHER (list)					
\$			\$	\$	\$

(Page 4 of 4) SECTION E – ASSET & DEBT INFORMATION (continued)

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

Complete the following information about both the Applicant and Joint Applicant or Other Person (if applicable):

Are you obligated to make Alimony, Support or Maintenance Payments? No Yes

If yes, to (Name & Address) _____ Amt. per month \$ _____

Are you a co-maker, endorser, or guarantor on any loan or contract? No Yes

If yes, for whom? _____ To Whom? _____

Are there any unsatisfied judgments against you? No Yes

If yes, to whom owed? _____ Amount \$ _____

Have you been declared bankrupt in the last 10 years? No Yes Year? _____

SECTION F – SECURED CREDIT (Complete only if credit is to be secured. Briefly describe the property to be given as security.)

PROPERTY DESCRIPTION

NAMES & ADDRESSES OF ALL CO-OWNERS OF THE PROPERTY

IF THE SECURITY IS REAL ESTATE, GIVE THE FULL NAME OF YOUR SPOUSE (if any).

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.

Applicant's Signature

Date

Other Signature (where applicable)

Date