

DIRECTIONS

Once you've filled out the below Credit Application (for an Auto Loan, Debit Consolidation or Personal Loan), please fax the form to 217.787.7736 Attn: Consumer Loan Department. If you have any questions regarding the application, feel free to call us at 217.787.3100.

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;

CREDIT APPLICATION

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.

| | | | | | |
|---|--------------|----------------------|---|--|--|
| TYPE OF CREDIT REQUESTED | | | FOR BANK USE ONLY | | |
| IMPORTANT: Check (✓) the appropriate boxes below and complete the applicable sections. <input type="checkbox"/> INDIVIDUAL CREDIT – relying solely on my income or assets <input type="checkbox"/> INDIVIDUAL CREDIT – relying solely on my income or assets as well as income or assets from other sources. <input type="checkbox"/> JOINT CREDIT – We are applying for joint credit. (initials) _____ <div style="text-align: center; margin-left: 100px;">Applicant</div> <div style="text-align: center; margin-left: 150px;">Joint Applicant</div> | | | APPROVED <input type="checkbox"/> DATE _____ RATE _____ AMOUNT _____ TERM _____ 1 ST PMT DATE _____ TOTAL DEBT/INCOME RATIO _____ CREDIT LIFE _____ A&H _____ DENIED <input type="checkbox"/> DATE _____ REASON _____ NOTICE OF ACTION SENT _____ | | |
| AMOUNT REQUESTED | FOR HOW LONG | PAYMENT DATE DESIRED | PROCEEDS OF LOAN TO BE USED FOR: | | |
| \$ | | | | | |

SECTION A – APPLICANT INFORMATION

| | | | | | |
|--|---------------|----------------------|---------------------|--|--------------------|
| NAME (Last, First, Middle) | | | | | |
| BIRTHDATE | TELEPHONE NO. | DRIVER'S LICENSE NO. | SOCIAL SECURITY NO. | NO. DEPENDENTS | AGES OF DEPENDENTS |
| ADDRESS (Street, City, State & Zip) | | | | Do you <input type="checkbox"/> own? or <input type="checkbox"/> rent? | HOW LONG |
| PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address) | | | | Do you <input type="checkbox"/> own? or <input type="checkbox"/> rent? | HOW LONG |
| EMPLOYER (Company Name & Address) | | | | | HOW LONG |
| BUSINESS PHONE Ext. | | POSITION OR TITLE | | GROSS MONTHLY SALARY | |
| PREVIOUS EMPLOYER (Street, City, State & Zip) | | | | | HOW LONG |
| NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | | RELATIONSHIP | | TELEPHONE NO. | |
| Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation | | | | | |
| Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding | | | | | |
| SOURCES OF OTHER INCOME | | | | AMOUNT PER MONTH | |
| | | | | \$ | |
| Is there any income listed in this Section likely to be reduced before the credit request is paid off? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain) | | | | Have you previously received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes – When? | |

SECTION B – JOINT APPLICANT OR OTHER PARTY INFORMATION

Complete only if: for joint credit or for individual credit relying on income or assets from other sources.

| | | | | | |
|--|---------------|---|---------------------|--|--------------------|
| NAME (Last, First, Middle) | | | | | |
| BIRTHDATE | TELEPHONE NO. | DRIVER'S LICENSE NO. | SOCIAL SECURITY NO. | NO. DEPENDENTS | AGES OF DEPENDENTS |
| RELATIONSHIP TO APPLICANT (If Any) | | PRESENT ADDRESS (Street, City, State & Zip) | | | HOW LONG |
| EMPLOYER (Company Name & Address) | | | | | HOW LONG |
| BUSINESS PHONE Ext. | | POSITION OR TITLE | | GROSS MONTHLY SALARY | |
| Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation | | | | | |
| Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding | | | | | |
| SOURCES OF OTHER INCOME | | | | AMOUNT PER MONTH | |
| | | | | \$ | |
| Is there any income listed in this Section likely to be reduced before the credit request is paid off? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain) | | | | Have you previously received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes – When? | |

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. |
|---|---|---|

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) | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| \$ | | | \$ | \$ | \$ |

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