

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.

<p>TYPE OF CREDIT REQUESTED</p> <p><input type="checkbox"/> Secured <input type="checkbox"/> Unsecured</p> <p><input type="checkbox"/> Individual Credit - relying on my income or assets.</p> <p><input type="checkbox"/> Individual Credit - relying on my income or assets as well as income or assets from other sources.</p> <p><input type="checkbox"/> Joint Credit - We intend to apply for joint credit. (initials) _____</p>	<p>LENDER'S NAME AND ADDRESS</p>	<p>Date of Application _____</p> <p>Amount \$ _____ How Long _____</p> <p>Payment Date Desired _____</p> <p>Want to Repay <input type="checkbox"/> Monthly <input type="checkbox"/> _____</p> <p>Purpose _____</p> <p>Acct. No. _____ Class _____</p>
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SECTION A - INDIVIDUAL APPLICANT INFORMATION

Name LAST _____ FIRST _____ M.I. _____ Birth Date _____ Tel. No. _____ Soc. Sec. No. _____
 Present Address _____ City _____ State _____ Zip _____ County _____ How Long _____
 Previous Address _____ City _____ State _____ Zip _____ County _____ How Long _____
 Have you applied for credit with us before? No Yes - When? _____ No. Dep. _____ Dep. Ages _____
 Name of Nearest Relative Not Living With You _____ Relationship _____
 Address _____ Tel. No. _____
 Employer (Company Name & Address) _____ How Long _____
 Bus. Tel. _____ Position/Title _____ How Often Paid? _____ Take Home Salary Per Month \$ _____
 Previous Employer (Company Name & Address) _____ How Long _____
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: Court Order Written Agreement Oral Understanding
 Sources of Other Income _____ Amount Per Month \$ _____

SECTION B - JOINT APPLICANT OR OTHER PARTY INFORMATION

Complete only if: for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state.

Name LAST _____ FIRST _____ M.I. _____ Birth Date _____ Tel. No. _____ Soc. Sec. No. _____
 Present Address _____ City _____ State _____ Zip _____ County _____ How Long _____
 Relationship To Applicant (If Any) _____ Have you applied for credit with us before? No Yes - When? _____ No. Dep. _____ Dep. Ages _____
 Name of Nearest Relative Not Living With You _____ Relationship _____
 Address _____ Tel. No. _____
 Employer (Company Name & Address) _____ How Long _____
 Bus. Tel. _____ Position/Title _____ How Often Paid? _____ Take Home Salary Per Month \$ _____
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: Court Order Written Agreement Oral Understanding
 Sources of Other Income _____ Amount Per Month \$ _____

SECTION C - MARITAL STATUS

Complete only if: for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state. (*includes single, divorced and widowed)

Applicant Married Separated Unmarried*
 Other Party Married Separated Unmarried*

SECTION D - 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 CARRIED	VALUE
Checking Account Number(s) (where)		\$
Savings Account Number(s) (where)		
Other Assets (describe)		
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 THE ACCT. IS UNDER	ORIGINAL AMT.	PRESENT BAL.	MO. PMTS.
Landlord or Mortgage Holder	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		(OMIT RENT) \$	(OMIT RENT) \$	\$
Automobiles (make, model, year)					
TOTAL DEBTS			\$	\$	\$

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 comaker, 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 If yes, where? _____ Year? _____

SECTION E - SECURED CREDIT

Complete only if credit is to be secured. Briefly describe the property to be given as security and indicate if others have an ownership interest.

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): _____

SECTION F - 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. Upon request, you will be informed whether or not a consumer report was requested. If a report was requested, you will be informed of the name and address of the consumer reporting agency that furnished the report.

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. The Ohio civil rights commission administers compliance with this law.

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.

SIGNATURES - 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 credit information at Lender's request if my financial condition changes.

Applicant's Signature Date Other Signature (Where Applicable) Date

SECTION BELOW FOR CREDITOR USE ONLY

Date Application Received:	Approved By:	Approved By:	Security:
Received By:			

TYPE OF LOAN - Installment Canadian Rollover Balloon Single Pay Interest Only Principal Reduction Construction Demand

ACCRUAL METHOD - Actual 365 Actual 360 30/360 Precomputed: Simple Rate _____ Add on Rate _____ Discount Rate _____ Split Rate

FUNDING DATE OF LOAN - _____ **FIRST PAYMENT** _____ **PRINCIPAL \$** _____

MISCELLANEOUS FEES	PREPAID FINANCE CHARGES		Base Charge
	In Cash	Financed	
OFFICIALS	\$ _____	\$ _____	\$ _____
PROPERTY INS.	\$ _____	\$ _____	\$ _____
OTHER	\$ _____	\$ _____	\$ _____
INTEREST RATE	POINTS _____	NUMBER OF MONTHS _____	NUMBER OF PAYMENTS A YEAR _____

CREDIT LIFE INSURANCE - No Insurance Single Life Joint Life Single Life & A & H Joint Life & A & H A & H Only

IS INTEREST RATE VARIABLE? Yes No

WILL CHANGE: Increase Payment Amount Increase Amount Due at Maturity Increase Number of Payments Points _____ Above Under **Base Rate:** _____

1. May change as often as _____.
2. Changes in the index rate shall take effect _____.
3. Rate Limitations: maximum _____ minimum _____.
4. Post-Maturity Interest: _____.

MINIMUM INTEREST CHARGE - \$ _____

CUSTOMER INFORMATION

CONSUMER BUSINESS Purpose of Loan _____ BUSINESS Business Purpose of Loan _____

Customer #1 Last _____ First _____ Business Name _____

Customer #2 Last _____ First _____ Signatory #1 _____ Title _____

Address _____ Street _____ City _____ Signatory #2 _____ Title _____

State _____ Zip _____ Note Date _____ Br # _____ Off # _____ Address _____ Street _____ City _____

Account # _____ Loan # _____ Renewal # _____ State _____ Zip _____ Note Date _____ Br # _____ Off # _____

Account # _____ Loan # _____ Renewal # _____

COLLATERAL Unsecured Auto/Property Perfected By Certificate Of Title Mobile Home/Personal Property Residence CD/Savings Life Insurance Stock/Instruments Perfected By Possession Equipment/Accounts Receivable/Inventory

USE OF COLLATERAL: Personal Business Agriculture

COLLATERAL Will Will not be purchased with proceeds of loan. If Yes, this is a Purchase Money Loan. If this is not a Purchase Money Loan (or collateral is being taken in addition to that which is purchased) give a brief description of the other collateral _____