Western

Bank • Invest • Insure

CONSUMER CREDIT APPLICATION

☐ We intend to apply for Joint Credit (initial) _____ _____

Application Taken:

☐ Face to face interview ☐ Verbal Insurance Disclosure
☐ By Telephone ☐ Verbal Insurance Disclosure
☐ By Mail/Internet/Fax NA Verbal Insurance Disclosure

Application is for: ☐ Individual Credit ☐ Joint Credit (Spousal) ☐ Joint Credit (Non-Spousal)

Purpose of Loan:
☐ Auto Purchase ☐ RV Purchase ☐ Boat Purchase
☐ Purchase Mobile Home ☐ Refinance Mobile Home ☐ Purchase Real Estate
☐ Debt Consolidation ☐ Personal Expenses ☐ Refinance Real Estate
☐ Overdraft Protection ☐ Vacation ☐ Other

Type of Loan: ☐ Installment ☐ Instant Credit ☐ Preferred Line of Credit ☐ Home Equity Term ☐ Home Equity Line of Credit

Loan Amount Requested: $ _____ For How Long: _____ Payment Date Desired _____

Collateral Offered, If requesting secured credit: (Legal Description if real estate) _____

APPLICANT			CO-APPLICANT		
First name	Middle Initial	Last name	First name	Middle Initial	Last name
Present street address		# of household members	Present street address		# of household members
Present city		State Zip	Present city		State Zip
Social security number		Birthdate	Social security number		Birthdate
Home telephone #		Cell phone #	Home telephone #		Cell phone #
☐ Own or ☐ Rent $_____/mo.		Time at present address	☐ Own or ☐ Rent $_____/mo.		Time at present address
Previous street address (if less than 2 years)		Time at previous address	Previous street address (if less than 2 years)		Time at previous address
Previous city		State Zip	Previous city		State Zip
Employer			Employer		
Employer street address			Employer street address		
Employer city		State Zip	Employer city		State Zip
Business telephone		Occupation	Business telephone		Occupation
Time with present employer		Time in profession	Time with present employer		Time in profession
Previous Employer (if less than 2 years)		Length of employment	Previous Employer (if less than 2 years)		Length of employment
Monthly gross salary $	Monthly take home pay $		Monthly gross salary $	Monthly take home pay $	
Other monthly income *	Other income source		Other monthly income *	Other income source	

*Alimony, child support or separated maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying the obligation

PERSONAL REFERENCES	TELEPHONE

Customer Identification Information - Important Information for Opening A New Account

To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act 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, physical address, date of birth, taxpayer identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know if additional information is required.

Financial Information

Home financed by	Estimated Value	Loan Balance	Monthly Payment (P&I)

Bank with: Checking	City	Account Number	Bank with: Savings	City	Account Number

Name of Home Owners Insurance Company	Policy Number	Name & Address of Agent	Phone Number ( )

Are you obligated to pay alimony, child support, or separate maintenance?	☐ Yes	☑ No	Amount $ _____ Per _____
Have you been declared bankrupt in the last 10 years or have you had any judgements, repossessions, garnishments, or other legal proceedings filed against you?	☐ Yes	☐ No	Amount $ _____
Are any of your tax obligations past due?	☐ Yes	☐ No	Amount $ _____
Have you had any debt forgiven?	☐ Yes	☐ No	Amount $ _____
Do you have a will?	☐ Yes	☐ No	Amount $ _____

My Assets Are: *(What I Own)*		My Present Obligations are: *(What I Owe)*			
Assets	**Amount**	**Name of Company Owed**	**Loan type**	**Amount Owed**	**Mo. Payments**
Automobiles	$			$	$
Automobiles					
Automobiles					
Cash on hand and in bank accounts					
Stocks or Bonds					
Retirement Funds					
Real Estate					
Real Estate					
Life insurance cash value: Face amount: _____					
Other Assets/Liabilities					
Other Assets/Liabilities					
		Total obligations/monthly payments		$	$
Total Assets	$	Net worth (total assets minus total liabilities)		$	

FEDERAL CONSUMER CREDIT DISCLOSURES

CREDIT DISCLOSURES: **If an insurance product or annuity is solicited or offered we cannot condition an extension of credit either of the following: (1) Your purchase of insurance product or annuity from us or any of our affiliates; or, (2) Your agreement not to obtain, or a prohibition of you from obtaining, an insurance product or annuity from an unaffiliated entity.**

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

SIGNATURES

I (We) certify that everything I have stated in this Application and on any attachments is correct. You may keep this Application whether or not it is approved. By signing below, I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record . I understand that I must update credit information at your request or if my financial condition changes.

Applicant's Signature Date Co-Applicant's Signature (required if Joint Credit) Date

Marital Status** ☐ Unmarried ☐ Married ☐ Separated Marital Status** ☐ Unmarried ☐ Married ☐ Separated

**Do not provide this information if your application is for individual, unsecured credit, unless you reside in a community property state or will be relying on property located in such a state for repayment of the credit requested.

NOTE TO APPLICANTS: Complete the Section Below ONLY if the Application is for a Term Loan for one of the following:
1) Home Purchase Loan; 2) Home Improvement Loan Secured by a Dwelling; or 3) Refinance of a Dwelling, Secured by a Dwelling

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the Lender's compliance with Equal Credit Opportunity, Fair Housing, and Home Mortgage Disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race or sex, under Federal regulations, this Lender is requried to note the information on the basis of visual observation or surname. If you do not wish to furnish this information, please check the box below.

APPLICANT		CO-APPLICANT	
☐ I do not wish to furnish this information **	*Ethnicity:* ☐ Hispanic or Latino ☐ Non Hispanic or Latino	☐ I do not wish to furnish this information **	*Ethnicity:* ☐ Hispanic or Latino ☐ Non Hispanic or Latino
	Race: ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White		*Race:* ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White
	☐ Female or ☐ Male		☐ Female or ☐ Male