

First Trust & Savings Bank Credit Application

Type of Credit Applying For				FOR CREDITOR USE	
Important: Check (✓) the appropriate boxes below and complete the applicable sections <input type="checkbox"/> SECURED <input type="checkbox"/> INDIVIDUAL CREDIT - Depend solely on my income or assets <input type="checkbox"/> UNSECURED <input type="checkbox"/> INDIVIDUAL CREDIT - Depend solely on my income or assets as well as income or assets from other sources <input type="checkbox"/> JOINT CREDIT				DATE _____ CLASS NO. _____ ACCOUNT NO. _____ APPROVED <input type="checkbox"/> BY _____ DECLINED <input type="checkbox"/> BY _____	
AMOUNT REQUESTED \$	FOR HOW LONG	PAYMENT DATE DESIRED	WANT TO REPAY MONTHLY <input type="checkbox"/>	PROCEEDS OF LOAN TO BE USED FOR: _____	

SECTION I - INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle)					
Birthday	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
ADDRESS (Street, City, State, & Zip)			COUNTY	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)			COUNTY	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	SALARY PER MONTH \$	NET: \$	GROSS:
PREVIOUS EMPLOYER (Company Name & Address)					HOW LONG
NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP	TELEPHONE NO. (Include Area Code)		
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 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 II - 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, Middle)					
Birthday	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
ADDRESS (Street, City, State, & Zip)			COUNTY	Do you <input type="checkbox"/> Own or <input type="checkbox"/> rent?	HOW LONG
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	SALARY PER MONTH \$	NET: \$	GROSS:
PREVIOUS EMPLOYER (Company Name & Address)					HOW LONG
NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP	TELEPHONE NO. (Include Area Code)		
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 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 III - 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 as a basis for repayment of the credit requested.

APPLICANT	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)
OTHER PARTY	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)

SECTION IV - 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	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 change accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.)

CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		(Omit Rent) \$	(Omit Rent) \$	\$
AUTOMOBILES (DESCRIBE)					
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 of 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 If yes, where ? _____ Year ? _____

SECTION V - SECURED CREDIT Complete only if credit is to be secured. Briefly describe the property to be given as security:

PROPERTY DESCRIPTION
NAME \$ ADDRESSES OF ALL CO-OWNERS OF THE PROPERTY?
IF THE SECURITY IS REAL ESTATE, GIVE THE FULL NAME OF YOUR SPOUSE (if any).

SIGNATURES - I certify that everything I have stated in this application and on any attachment 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 with you. I understand that I must update credit information at your request if my financial condition changes

Applicant's Signature

Date

Other Signature (Where Applicable)

Date