

OPEN-END CREDIT LOAN APPLICATION

PLEASE PRINT

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.

Check Individual Credit Line - relying solely on my income Joint Credit Line - We intend to apply for joint credit. (initials) _____

One: Individual Credit Line - relying on my income as well as income from other sources (initials) _____

NOTE: Married applicants may apply for separate accounts.

Please answer each question as thoroughly as possible. Provide the following marital status information **only** if: you are applying for joint or secured credit, or you live in a community property state or are relying on property located in such a state for repayment of the credit requested.

Applicant: Married Separated Unmarried (including single, divorced, widowed)
 Co-Applicant: Married Separated Unmarried (including single, divorced, widowed)

APPLICANT INFORMATION

CO-APPLICANT OR OTHER PARTY INFORMATION

Note: Complete "Other Party Information" if another person will be permitted to use the account, or if the individual applicant is relying on the income of others as a basis for repayment, or the individual applicant lives in a community property state or is relying on property located in a community property state as a basis for repayment of the credit requested.

Name			Name		
Address (include city, state and zip)		How Long	Address (include city, state and zip)		How Long
Previous Address		How Long	Previous Address		How Long
Home Phone No.		Business Phone No.	Home Phone No.		Business Phone No.
Taxpayer ID No.	Birth Date / /	No. Of Dependents	Taxpayer ID No.	Birth Date / /	No. Of Dependents
Employer		Position	Employer		Position
		How Long			How Long
Employer's Address			Employer's Address		
Previous Employer		Position	Previous Employer		Position
		How Long			How Long
Name of Nearest Relative		Address	Name of Nearest Relative		Address
Name of Present Landlord/Mortgage Holder		Phone No.	Name of Present Landlord/Mortgage Holder		Phone No.
<input type="checkbox"/> Own	<input type="checkbox"/> Rent	Mo. Rent/Mortgage \$	<input type="checkbox"/> Own	<input type="checkbox"/> Rent	Mo. Rent/Mortgage \$

INCOME

INCOME

You need not list income from alimony, child support or separate maintenance if you do not want it considered in determining your ability to repay this obligation. If you do list such income, please provide "Other Party Information" about the person on whom you are relying for such income.

Source	Amount	Per (Wk., Mo., or Yr.)	Source	Amount	Per (Wk., Mo., or Yr.)

OBLIGATIONS

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Include any amounts you must pay toward alimony, child support or separate maintenance. Also list all credit card obligations.

To Whom Paid	Credit Limit	Mo. Payment	To Whom Paid	Credit Limit	Mo. Payment

ASSETS

Do not include real estate assets. Include cash in savings institutions, stocks, bonds, cash value of life insurance, autos, etc.

ASSETS

Table with 4 columns: Type, Amount, Type, Amount. Multiple empty rows for data entry.

REAL ESTATE

REAL ESTATE

Table with 4 columns: 1. Location, How Held, Name(s) of Owner(s), Purchase Price \$, Balance Owing \$. Repeated for two properties.

GENERAL INFORMATION

If you or co-applicant or other party answers yes to any of the following questions, please explain on backside.

- Are you a guarantor or co-maker of any leases, contracts or debts? [] Yes [] No
Are there any suits or judgments pending against you? [] Yes [] No If yes, state amount \$
Have you been declared bankrupt in the last 10 years? [] Yes [] No

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.

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.

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.

Notice to Wisconsin Residents - Open-End Credit Disclosures. Here are some important features of our open-end plan.

Annual Percentage Rate _____ %
[] Variable Rate. If checked, this rate may vary. The rate may increase if _____
Subject to the following limitations on increases: _____
If an increase in the rate occurs, it will have the effect of _____
Finance Charges on a particular transaction will begin to accrue _____
Annual Fee \$ _____ Other Charges or Fees _____

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 this credit information at Lender's request and if my financial condition changes.

Applicant _____ Date _____ Co-Applicant _____ Date _____

Military Lending Act Statement

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

To hear this statement read to you, please call 1-800-722-0427, and choose option number five.