

# Credit Application

**Important Information to Applicant(s).** 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 applies for a loan or opens an account. **What this means for you.** When you apply for a loan or 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. 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. **Read each instruction carefully before completing this form.**

**Creditor**

("You" means Applicant, *et al*; and "We" means Creditor)

**For Creditor Use**

Account No.	Class No.	Date Received
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**1. Type of Application**

Check only one of the three types:

- |  |   |
|--|---|
| <input type="checkbox"/> <b>Individual Credit</b> - You are relying <u>solely</u> on your income or assets.                                  | <input type="checkbox"/> <b>Joint Credit</b> - By initialing below, you intend to apply for "joint credit". |
| <input type="checkbox"/> <b>Individual Credit</b> - You are relying on your income or assets as well as income or assets from other sources. | Applicant _____ Joint Applicant _____   |

**2. Type of Requested Credit**

Application Date	Amount \$	Financing Type <input type="checkbox"/> New <input type="checkbox"/> Refinance <input type="checkbox"/> Modification	No. of Months	Repayment Interval <input type="checkbox"/> Monthly <input type="checkbox"/>	First Payment Date
<b>Credit Type</b> <input type="checkbox"/> Line of Credit <input type="checkbox"/> Loan <input type="checkbox"/> Sale <input type="checkbox"/> Lease	<b>Loan Purpose</b> <input type="checkbox"/> Agricultural <input type="checkbox"/> Business <input type="checkbox"/> Consumer	<b>Security for Credit</b> <input type="checkbox"/> Unsecured <input type="checkbox"/> Secured	<b>Proceeds of Credit to Be Used for</b> <input type="checkbox"/> To purchase property that will secure your credit <input type="checkbox"/> To purchase property that is a residential dwelling and is not real estate <input type="checkbox"/> To finance home improvements to a residential dwelling <input type="checkbox"/> Other ( <i>describe</i> ):		

**Applicant**

**3. Applicant Information**

**Joint Applicant or Other Party**

<b>Full Name (First, Middle, Last)</b>			<b>Full Name (First, Middle, Last)</b>		
<b>Gov't ID Type</b>	<b>Gov't ID No.</b>	<b>Gov't ID Issued By</b>	<b>Gov't ID Type</b>	<b>Gov't ID No.</b>	<b>Gov't ID Issued By</b>
<b>Gov't ID Issue Date</b>	<b>Gov't ID Exp. Date</b>	<b>Date of Birth</b>	<b>Gov't ID Issue Date</b>	<b>Gov't ID Exp. Date</b>	<b>Date of Birth</b>
<b>Soc. Sec. No.</b>	<b>Primary Phone</b> <input type="checkbox"/> Cell	<b>Second Phone</b> <input type="checkbox"/> Cell	<b>Soc. Sec. No.</b>	<b>Primary Phone</b> <input type="checkbox"/> Cell	<b>Second Phone</b> <input type="checkbox"/> Cell
<b>Email Address:</b>			<b>Email Address:</b>		
<b>Present Address</b> <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. of Yrs.:			<b>Present Address</b> <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. of Yrs.:		
<b>Previous Address</b> <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. of Yrs.:			<b>Previous Address</b> <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. of Yrs.:		
<b>Dependents</b> No.: Ages:			<b>Dependents</b> No.: Ages:		
<b>Nearest Relative (not living with you)</b> Name: Address:  Telephone: <input type="checkbox"/> Cell			<b>Nearest Relative (not living with you)</b> Name: Address:  Telephone: <input type="checkbox"/> Cell		
<b>Your Relationship to us (or our affiliate)</b> <input type="checkbox"/> None <input type="checkbox"/> Employee <input type="checkbox"/> Insider (Shareholder, Director, Officer)			<b>Your Relationship to us (or our affiliate)</b> <input type="checkbox"/> None <input type="checkbox"/> Employee <input type="checkbox"/> Insider (Shareholder, Director, Officer)		
<b>Have you ever received credit from us?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when: office/branch:			<b>Have you ever received credit from us?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when: office/branch:		

**4. Asset and Debt Information**

*If the "Joint Applicant" or "Other Party" Sections were completed, this Section should be completed by giving information about both the Applicant, and the Joint Applicant or Other Party, if applicable.*

**Assets Owned**

Type of Asset or Description	Account Number	Current Market Value	Remaining Balance of Lien <i>(Enter "0" if none)</i>	Asset Owner's Name
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
<input type="checkbox"/> Amounts from Continuation Form		\$	\$	
<b>Total Assets</b>		\$	\$	

**Outstanding Debts** *(This section should be charge accounts, installment contracts, credit cards, rent, mortgages and other obligations.)*

Creditor Name	Type of Debt, or Account Number	Original Amount	Present Balance	Monthly Payment	Debtor's Name	Past Due (Yes/No)
Landlord	<input type="checkbox"/> Rent Payment			\$		
	<input type="checkbox"/> Mortgage	\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
<input type="checkbox"/> Amounts from Continuation Form		\$	\$	\$		
<b>Total Debts</b>		\$	\$	\$		

Credit References - Name	Original Amount Borrowed	Date Paid in Full
	\$	
	\$	
	\$	

<i>Applicant</i>	<b>5. Employment Information</b>	<i>Joint Applicant or Other Party</i>
<b>1st Employer:</b> <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address:  Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		<b>1st Employer:</b> <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address:  Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:
<b>2nd Employer:</b> <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address:  Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		<b>2nd Employer:</b> <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address:  Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:
<b>3rd Employer:</b> <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address:  Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		<b>3rd Employer:</b> <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address:  Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:

<i>Applicant</i>	<b>6. Other Income</b>	<i>Joint Applicant or Other Party</i>
<b>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.</b>  Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court order <input type="checkbox"/> Written agreement <input type="checkbox"/> Oral understanding		<b>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.</b>  Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court order <input type="checkbox"/> Written agreement <input type="checkbox"/> Oral understanding
<b>Other Income:</b> \$ _____ per Month Source: _____		<b>Other Income:</b> \$ _____ per Month Source: _____
<b>Is any income listed in Sections 4, 5 or 6 likely to be reduced before the credit is paid off:</b> <input type="checkbox"/> Yes (Explain in section 10.) <input type="checkbox"/> No		<b>Is any income listed in Sections 4, 5 or 6 likely to be reduced before the credit is paid off:</b> <input type="checkbox"/> Yes (Explain in section 10.) <input type="checkbox"/> No

<i>Applicant</i>	<b>7. Other Obligations</b>	<i>Joint Applicant or Other Party</i>
<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount: \$ _____ For whom: To whom:	Are you a co-maker, endorser, co-signer, surety, or guarantor on any loan, contract or other obligation?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount: \$ _____ For whom: To whom:
<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount per month: \$ _____ To whom:	Are there any unsatisfied judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount per month: \$ _____ To whom:
<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Where: Year:	Have you been declared bankrupt in the last 10 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Where: Year:
<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount per month: \$ _____ To whom:	Are you obligated to make Alimony, Support or Maintenance Payments?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount per month: \$ _____ To whom:

<b>8. Property Information (if secured)</b>		
<b>Property Type</b> <input type="checkbox"/> Boat or Vessel <input type="checkbox"/> Certificate of Deposit <input type="checkbox"/> Deposit Account <input type="checkbox"/> Manufactured Home <input type="checkbox"/> Motor Vehicle <input type="checkbox"/>	<b>Property Description</b>  <input type="checkbox"/> Residential Dwelling <input type="checkbox"/> Homestead Property	<b>Property Location and Address</b>
<b>Primary Use of Property</b> <input type="checkbox"/> Agricultural <input type="checkbox"/> Business <input type="checkbox"/> Consumer	<b>Property Owner(s) Names &amp; Addresses</b>	

Applicant	9. Marital Status	Joint Applicant or Other Party
<p><b>Leave blank, unless:</b></p> <p>(1) the credit will be secured, or</p> <p>(2) you reside in a community property state, or</p> <p>(3) you are relying on property, located in a community property state, as a basis for repayment.</p> <p><input type="checkbox"/> Married</p> <p><input type="checkbox"/> Separated</p> <p><input type="checkbox"/> Unmarried (including single, divorced, widowed)</p>		<p><b>Leave blank, unless:</b></p> <p>(1) the credit will be secured, or</p> <p>(2) you reside in a community property state, or</p> <p>(3) you are relying on property, located in a community property state, as a basis for repayment.</p> <p><input type="checkbox"/> Married</p> <p><input type="checkbox"/> Separated</p> <p><input type="checkbox"/> Unmarried (including single, divorced, widowed)</p>

**10. Additional Information or Explanations**

**11. Notices**

**California Residents.** Each applicant, if married, may apply for a separate account.

**New York Residents.** A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

**Ohio Residents.** The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy 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.  
Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Texas Residents.** The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

**Wisconsin Residents.** Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes § 766.59 or a court decree under Wisc. Statutes § 766.70 adversely affects the interests 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.  
For Married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the Creditor may be required by law to give notice of this transaction to my spouse.

**12. Certifications, Authorizations and Signatures**

You certify that everything you have stated in this Credit Application and on any other documents submitted to us are true and correct to the best of your knowledge. You understand that you must update the information contained in this Credit Application if either your financial condition materially changes or we make a request to you orally or in writing. You understand that we will retain this Credit Application whether or not it is approved.

You authorize us to request one or more consumer reports, to check and verify your credit and employment history, and to answer questions others may ask us about our credit experience with you.

You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of prerecorded/artificial voice messages or an automatic dialing device.

**Electronic Signature.** If checked, You further agree that you have signed this *Credit Application* with one or more electronic signatures. You intend your electronic signature to have the effect of your written ink signature. You viewed and read the entire *Credit Application* and notices before you signed it. You received a paper copy of this *Credit Application* after it was signed. You understand that this *Credit Application* is in the electronic form that we will keep. We may rely on, and enforce, this *Credit Application* in the electronic form or as a paper version of the electronic form.

Applicant Signature	Date	Joint Applicant, or Other Party, Signature	Date
(if applicable)			

Notice: It is a federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code § 1001, *et seq.*

**Mortgage Loan Originator Information**

If this *Credit Application* is secured by a consumer's residential dwelling that is owned by you, we may be required under federal or state law to disclose our mortgage loan origination identification number(s), which are as follows, if applicable:

- ◆ Mortgage Loan Originator Name and Identifier:
- ◆ Mortgage Loan Origination Company Name and Identifier:

**For Creditor Use**

Date Received	Received By	Date Action Taken	Action Taken By	Action Taken	Reason Code(s)

# INSURANCE DISCLOSURE FOR CREDIT APPLICATION

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**Lender:** FAIRFIELD NATIONAL BANK  
220 EAST MAIN ST  
P O BOX 429  
FAIRFIELD, IL 62837

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## IMPORTANT

**DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY  
READ IT AND UNDERSTAND ITS CONTENT**

### Purpose.

You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

### Credit Disclosures.

1. Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

### Acknowledgment.

**BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ, RECEIVED AND UNDERSTAND THIS INSURANCE DISCLOSURE. APPLICANT:**

#### Applicant

X \_\_\_\_\_  
Printed Name

X \_\_\_\_\_  
Signature Date

**BY SIGNING BELOW I ACKNOWLEDGE ON BEHALF OF THE LENDER THAT AN ORAL DISCLOSURE OF INSURANCE WAS DULY MADE TO THE APPLICANT AND THAT APPLICANT ACKNOWLEDGED RECEIPT OF THE DISCLOSURE.**

**LENDER: FAIRFIELD NATIONAL BANK**

X \_\_\_\_\_  
Authorized Signer Date

Title: \_\_\_\_\_

## COVERED BORROWER IDENTIFICATION STATEMENT

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**Lender:** FAIRFIELD NATIONAL BANK  
220 EAST MAIN ST PO  
BOX 429  
FAIRFIELD, IL 62837

**Applicant:** \_\_\_\_\_  
Print Name

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Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, we require you to sign one of the following statements as applicable:

I AM a member of the U.S. Armed Forces, such as Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer or on active Guard and Reserve duty (generally for a period of 180 consecutive days or more).

APPLICANT:

X \_\_\_\_\_  
Signature Date

I AM a dependent of a member of the U.S. Armed Forces on active duty as described above. Dependents include, for example, a member's spouse, a member's child under the age of twenty-one years old, or an individual for whom the member provided more than one-half of the individual's financial support for 180 days immediately preceding today's date.

APPLICANT:

X \_\_\_\_\_  
Signature Date

---OR---

I AM NOT a regular or reserve member of the U.S. Armed Forces, such as Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer or on active Guard and Reserve duty (or a dependent of such a member).

APPLICANT:

X \_\_\_\_\_  
Signature Date

Warning: It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.

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