



**ITEMS TO BE SUBMITTED WITH  
HOME EQUITY LOAN APPLICATION**

**Bring In:**

- **Pay stubs** – from the last 30 days
- **W-2's and Federal Tax Returns** – from the last 2 years
- **Bank Statements** – from last 2 months (All Pages)
- **Copy of Homeowner's Insurance Policy**
- **Copy of most recent Real Estate Tax Bill**
- **Information on existing mortgage(s)** (Refinance Only)

**Complete & Sign:**

- **Application**
- **Demographic Information**
- **Borrower's Certification and Authorization**
- **Interest Rate Lock Agreement**
- **Illinois Civil Union Addendum(s)**
- **Appraisal Delivery Timing Waiver**
- **Property Description Sheet**

**Borrower Email Address:** \_\_\_\_\_

\*\*\*\*\*

**FIRST BANK OF MANHATTAN MORTGAGE LOAN ORIGINATORS**

NMLS ID #405508

John E. Kramer, President	NMLS ID # 417422
David S. Zang, Executive Vice President	NMLS ID # 417424
Scott VanBurk, Senior Vice President	NMLS ID # 502891
Ryan Bancsy, Vice President	NMLS ID # 1194173
Kelly M. Palmer, Vice President	NMLS ID # 1653842
Jean N. Phelps, Loan Officer	NMLS ID # 887262
Sofia Escutia, Customer Service Liaison	NMLS ID # 2641265

*\*Consumers may look up information about our lenders, using the NMLS ID #'s, by visiting <http://www.nmlsconsumeraccess.org/>*



HOME EQUITY LOAN APPLICATION

PLEASE TYPE OR PRINT

TYPE OF ACCOUNT REQUESTED

Check one to indicate the type of account you are requesting. Note: Married applicants may apply for separate accounts.

☐ Joint Account

☐ Individual Account - Relying solely on my income and assets.

☐ Individual Account - Relying on my income and assets and as well as income or assets of another.

TERMS REQUESTED

Amount \$		Interest Rate %	Type of Loan <input type="checkbox"/> Fixed Rate <input type="checkbox"/> ARM (type): <input type="checkbox"/> Other: Home Equity Line of Credit	
No. of Months	Payment \$ / Month	Purpose <input type="checkbox"/> Home Improvement <input type="checkbox"/> Pay Debt: <input type="checkbox"/> Other:		

COLLATERAL PROPERTY

Address	Year Built	Date Purchased	Present Value	Balance Owing
Title in Name(s) of:		Address of Title Holder	Name and Address of Insurance Carrier	
Mortgage Holder				
Name	Address	Phone No.	Acct. No.	

INDIVIDUAL APPLICANT INFORMATION

Name		Birthdate	Social Security No.
Address (Street, City, State, Zip)		County	Driver's License No.
Home Phone	Business Phone	No. of Dependents	Ages of Dependents
Employer/Self Employed	Position	Years Employed	Employer's Address
Wages, Salary, Commissions Gross \$ /month			How Often Paid
Previous Employer	Position	Years Employed	Previous Employer's Address
Name and Address of Applicant's Nearest Relative			Relationship
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered. Alimony, child support, separate maintenance received pursuant to: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding.			
Other Income: Source			Amount/Month
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorced and widowed)			

JOINT APPLICANT OR OTHER PARTY INFORMATION

Provide the information in this section for a joint applicant, another party that will use or contribute assets or income toward repayment on the account, or for your spouse if you live in, or the collateral property is located in, AZ, CA, ID, LA, NM, NV, TX, WA or WI.

Name		Birthdate	Social Security No.
Address (Street, City, State, Zip)		County	Driver's License No.
Home Phone	Business Phone	No. of Dependents	Ages of Dependents
Employer/Self Employed	Position	Years Employed	Employer's Address
Wages, Salary, Commissions Gross \$ /month			How Often Paid
Previous Employer	Position	Years Employed	Previous Employer's Address
Name and Address of Joint Applicant's or Other Party's Nearest Relative			Relationship
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered. Alimony, child support, separate maintenance received pursuant to: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding.			
Other Income: Source			Amount/Month
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorced and widowed)			

GENERAL INFORMATION

If you or a joint applicant or other party answers "yes" to any of the following questions, please explain in the space provided.

Are you a guarantor or co-maker of any leases, contracts or debts?    Applicant: ☐ Yes ☐ No    Joint Applicant/Other Party: ☐ Yes ☐ No

Are there any suits or judgments pending against you?    Applicant: ☐ Yes ☐ No    Joint Applicant/Other Party: ☐ Yes ☐ No  
(Include amount)

Have you been declared bankrupt in the last 10 years?    Applicant: ☐ Yes ☐ No    Joint Applicant/Other Party: ☐ Yes ☐ No

PREVIOUS CREDIT REFERENCES

Describe any previous debt obligations. Please mark Applicant-related information with an "A".

1.	\$	Date Paid
2.	\$	Date Paid

ASSET AND DEBT INFORMATION

If "Joint Applicant or Other Party Information" section was completed above, this section should be completed giving information about both the Applicant and the Joint Applicant or Other Party. **Attach additional sheets if necessary.**

ASSETS			
DESCRIPTION OF CURRENT ASSETS	NAME(S) OF OWNER(S)	SUBJECT TO DEBT: YES/NO	VALUE
Checking Accounts (Institution, Acct. No.)			\$
Savings Accounts (Institution, Acct. No.)			
Automobiles (Make, Model, Year)			
Marketable Securities (Issuer, Type, No. of Shares)			
Life Insurance Cash Value (Issuer)			
Other Real Estate (Location, when acquired)			
Other Assets (Describe)			
Total Assets			\$ 0

OUTSTANDING DEBTS (Include all charge accounts, installment contracts, credit cards, rents, mortgages and other obligations.)

CREDITOR	ACCOUNT NUMBER	NAMES IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
Auto Loans					
Credit or Charge Cards					
Landlord or Mortgage Holder on other Real Estate					
Other					
TOTAL DEBTS			\$ 0	\$ 0	\$ 0

☐ **NOTICE - APPRAISAL COPY:** We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

☐ **NOTICE - JOINT CREDIT:**

We intend to apply for joint credit. (Initials) \_\_\_\_\_

I 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, to have a consumer credit report prepared on me for the purpose of evaluating this application for credit, and to answer questions others may ask you about my credit record with you. I understand that I must update this credit information at your request and if my financial condition changes.

I acknowledge receipt of the Home Equity Brochure and the lender's Home Equity disclosure statement on today's date.

Applicant \_\_\_\_\_ Date \_\_\_\_\_ Joint-Applicant \_\_\_\_\_ Date \_\_\_\_\_

CREDITOR USE ONLY			
This application was taken by: <input type="checkbox"/> face-to-face interview <input type="checkbox"/> mail <input type="checkbox"/> telephone.			
Date Application Received:	Received By:	Amount Requested \$	
Date Application Completed:	Approved By:	Amount Approved \$	
Rescindable? <input type="checkbox"/> Yes <input type="checkbox"/> No	RESPA Applicable? <input type="checkbox"/> Yes <input type="checkbox"/> No	Funding Date:	Initial Advance \$

**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.

## Demographic Information of Applicant(s)

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, race, and sex) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race". The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, race, and sex on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Applicant: \_\_\_\_\_

### Ethnicity – Check one or more

- ☐ Hispanic or Latino  
☐ Mexican ☐ Puerto Rican ☐ Cuban  
☐ Other Hispanic or Latino – Print origin: \_\_\_\_\_

Examples: *Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.*

- ☐ Not Hispanic or Latino  
☐ I do not wish to provide this information

### Race – Check one or more

- ☐ American Indian or Alaska Native – Print name of enrolled or principal tribe: \_\_\_\_\_  
☐ Asian  
☐ Asian Indian ☐ Chinese ☐ Filipino  
☐ Japanese ☐ Korean ☐ Vietnamese  
☐ Other Asian - Print race: \_\_\_\_\_  
Examples: *Hmong, Laotian, Thai, Pakistani, Cambodian, etc.*  
☐ Black or African American  
☐ Native Hawaiian or Other Pacific Islander  
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan  
☐ Other Pacific Islander – Print race: \_\_\_\_\_

Examples: *Fijian, Tongan, etc.*

- ☐ White  
☐ I do not wish to provide this information

### Sex

- ☐ Female  
☐ Male  
☐ I do not wish to provide this information

Co-Applicant: \_\_\_\_\_

### Ethnicity - Check one or more

- ☐ Hispanic or Latino  
☐ Mexican ☐ Puerto Rican ☐ Cuban  
☐ Other Hispanic or Latino – Print origin: \_\_\_\_\_

Examples: *Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.*

- ☐ Not Hispanic or Latino  
☐ I do not wish to provide this information

### Race – Check one or more

- ☐ American Indian or Alaska Native – Print name of enrolled or principal tribe: \_\_\_\_\_  
☐ Asian  
☐ Asian Indian ☐ Chinese ☐ Filipino  
☐ Japanese ☐ Korean ☐ Vietnamese  
☐ Other Asian- Print Race: \_\_\_\_\_  
Examples: *Hmong, Laotian, Thai, Pakistani, Cambodian, etc.*  
☐ Black or African American  
☐ Native Hawaiian or Other Pacific Islander  
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan  
☐ Other Pacific Islander – Print race: \_\_\_\_\_

Examples: *Fijian, Tongan, etc.*

- ☐ White  
☐ I do not wish to provide this information

### Sex

- ☐ Female  
☐ Male  
☐ I do not wish to provide this information

### To Be Completed by Financial Institution (for an application taken in person):

Was the ethnicity of the applicant(s) collected on the basis of visual observation or surname?  
Was the race of the applicant(s) collected on the basis of visual observation or surname?  
Was the sex of the applicant(s) collected on the basis of visual observation or surname?

### Applicant

☐ No ☐ Yes  
☐ No ☐ Yes  
☐ No ☐ Yes

### Co-Applicant

☐ No ☐ Yes  
☐ No ☐ Yes  
☐ No ☐ Yes

### The Demographic Information of the Applicant(s) was provided through:

Applicant: ☐ Face-to-Face ☐ Telephone ☐ Fax or Mail ☐ Email or Internet  
Co-Applicant: ☐ Face-to-Face ☐ Telephone ☐ Fax or Mail ☐ Email or Internet

## BORROWER'S CERTIFICATION AND AUTHORIZATION

### CERTIFICATION

The Undersigned certify the following:

1. I/We have applied for a mortgage loan from FIRST BANK OF MANHATTAN. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that FIRST BANK OF MANHATTAN reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

### AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan from FIRST BANK OF MANHATTAN. As part of the application process, FIRST BANK OF MANHATTAN may sell my mortgage, any and all information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to FIRST BANK OF MANHATTAN and to any investor to whom FIRST BANK OF MANHATTAN may sell my/our mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. FIRST BANK OF MANHATTAN or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. I authorize FIRST BANK OF MANHATTAN to investigate account information on my behalf in connection with this loan application. This may include credit reports, verification of account balances with other institutions and other financial information.
5. A copy of this authorization may be accepted as an original.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Borrower Signature

Date: \_\_\_\_\_

Date: \_\_\_\_\_

## INTEREST RATE LOCK AGREEMENT

Customer: \_\_\_\_\_

Product: \_\_\_\_\_ Term: \_\_\_\_\_

Loan Amount: \_\_\_\_\_ Interest Rate: \_\_\_\_\_

Lock Date: \_\_\_\_\_ Lock Days: \_\_\_\_\_

### LOCK OPTION:

If you choose to “lock” your interest rate, you must close at the agreement interest rate.

After the lock date (stated above), the interest rate for the mortgage product you have selected (stated above) is “locked-in” regardless of whether the market interest rate goes up or down.

“Locking-in” your interest rate does not constitute loan approval and it does not guarantee that you will qualify for the loan product you have “locked”. If your loan request is denied for the product you have “locked”, your interest rate “lock” will no longer be valid or transferable to other loan products.

Any interest rate “lock” is valid only until the expiration date shown below. If the “lock” expires, the rate is subject to change. In the event that your loan does not close on or before the “lock” expiration date, the loan may be “re-locked” at the current pricing. A “re-lock” is not automatic upon expiration. **First Bank of Manhattan** will make its best effort to assist you in closing the loan during the lock period. However, be aware that the interest rate may change if any of the loan factors change.

\_\_\_\_\_**(Lock)** I/We have chosen to “lock” our loan and have completed this interest rate lock agreement with **First Bank of Manhattan** subject to the terms and conditions in this agreement.

This Lock-In Agreement will expire on: \_\_\_\_\_

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Co-Borrower Date

\_\_\_\_\_  
Lender Date



**APPRAISAL WAIVER OF THREE-BUSINESS DAY  
DELIVERY REQUIREMENT**

Applicant:

Property Address:

By signing below, I waive my right to receive a copy of the appraisal report or other written evaluation for the above referenced property three (3) business days prior to the closing of the loan. This waiver does not affect my right to receive a copy of the appraisal report under the Equal Credit Opportunity Act or other law.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date

# RECONSIDERATION OF VALUE DISCLOSURE

Loan Number:

Date:

Provided by: First Bank of Manhattan

Borrower(s):

Property Address:

## WHAT IS A RECONSIDERATION OF VALUE

A Reconsideration of Value (ROV) is a process that allows borrowers to request an additional review of their appraisal. The request may ask for a correction, or for a reevaluation of the appraised value based on information not present on the appraisal report.

## WHEN TO REQUEST A RECONSIDERATION OF VALUE

Borrowers are encouraged to thoroughly review their appraisal. A request for a reconsideration of value should be considered when a borrower has questions regarding the reliability or credibility of the appraised value. The ROV request may indicate:

- There are errors or omissions in the appraisal report, including incorrect data or mathematical errors.
- Comparable sales data is inadequate and does not accurately reflect the property value.
- Appraisal reflects discriminatory practices or a bias that may have influenced the value determination.

If the appraisal provides a value that is lower than expected, it does not always mean that the appraisal is inaccurate or that another appraisal would result in a greater appraised value.

## GUIDANCE FOR REQUESTING A RECONSIDERATION OF VALUE

Borrowers should be as detailed as possible when providing information for the ROV request. Disagreements with the appraisal analysis or adjustments made by the appraiser should be explained based on factual information. Borrowers may provide supporting documentation such as additional market data, comparable sales data, photographs, or other relevant information to support a claim that the appraisal is inaccurate.

### Requests based on comparable sales:

When providing comparable sales data, the borrower should include details explaining why the new data supports the ROV and is superior to the comparable sales selected by the appraiser. Comparable sales should have similar characteristics to the subject property, such as gross living area (GLA), room count, and structural style. The sales should also be located within the same market area.



- No more than five comparable sales will be considered.
- Comparable sales provided must have closed **prior** to the appraisal effective date, as the appraised value is meant to be reflective of the property's market value as of the appraisal effective date, based on the information available at that time.
- The source of the information must be provided, such as an MLS listing or property records.
- Active or pending listings may not be provided for consideration.

## RECONSIDERATION OF VALUE PROCESS OVERVIEW

- Borrower(s) must complete a Reconsideration of Value Request Form **within 3 business days** of receipt of the valuation report.
- The form must be signed and submitted in the manner indicated by the lender.
- Once an ROV request is received, the lender will confirm that sufficiently detailed information has been provided by the borrower. Lender will request any clarifying information needed from the borrower to complete the request.
- Lender will thoroughly assess information provided in the borrower's ROV request. If the ROV request is complete and meets applicable guidelines, the form and supporting documentation will be submitted to the appraiser for consideration.
- The appraiser will generally respond within 5 business days of receiving the ROV request. The appraiser will reassess the appraisal using the additional information and provide an analysis within a revised version of the appraisal report, even if the appraiser determines that a change is not needed to address the issues identified in the ROV.
- Lender will advise borrower(s) in writing of the outcome of the ROV request.

If the lender finds that an appraisal has a material deficiency that cannot be resolved, the lender may order a second appraisal without processing an ROV request.

## GENERAL GUIDELINES

- Borrower(s) may initiate only one ROV request per appraisal.
- The ROV will be provided at no cost to the borrower(s).
- ROV requests may no longer be submitted after a loan has closed.
- Borrower(s) may not submit additional appraisals completed for the property, as they will not be provided to the appraiser for review or comment.
- Borrower(s) may not provide a desired or estimated value or range of values for the appraiser to consider.
- Appraisers must follow professional standards defined in the Uniform Standards of Professional Appraisal Practice (USPAP).

By signing below, I/we acknowledge that I/we have read and understand the Reconsideration of Value guidelines.

\_\_\_\_\_  
Borrower                      Date

\_\_\_\_\_  
Borrower                      Date



## Property Description Form

Borrower: \_\_\_\_\_

Address: \_\_\_\_\_

Subdivision: \_\_\_\_\_

Design (Style): Ranch:\_\_\_\_\_ Split:\_\_\_\_\_ 2 Story:\_\_\_\_\_ Other:\_\_\_\_\_

Year Built: \_\_\_\_\_

# of Car Garage: \_\_\_\_\_

Attached: \_\_\_\_\_ Yes \_\_\_\_\_ No

Total Number of Rooms: \_\_\_\_\_

Bedrooms(above grade): \_\_\_\_\_

Outbuildings: \_\_\_\_\_ Yes \_\_\_\_\_ No  
(i.e. Sheds, Pole buildings, etc.)

Baths(above grade): \_\_\_\_\_

# of Outbuildings: \_\_\_\_\_

Gross Living Area: \_\_\_\_\_

Lot Size: \_\_\_\_\_

Foundation: Slab:\_\_\_\_\_ Crawl:\_\_\_\_\_

Partial Basement\_\_\_\_\_ Full Basement\_\_\_\_\_

Partial Finished\_\_\_\_\_ Full Finished\_\_\_\_\_

Basement features: \_\_\_\_\_

*list completed rooms in basement*

\_\_\_\_\_

Recent Upgrades/Repairs: \_\_\_\_\_

*Please include any significant  
upgrades including windows, siding,  
roof, pool, deck, and other unique  
features. Also include any recent  
remodels such as kitchen, bath,  
flooring, etc.*

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

X  
\_\_\_\_\_  
Borrower

X  
\_\_\_\_\_  
Co-Borrower

Uniform Residential Loan Application  
Illinois Civil Union Addendum

**Borrower(s):**

**Property Address:**

Under Illinois law, a party to a civil union is entitled to the same legal obligations, responsibilities, protections, and benefits as are afforded or recognized by the law of Illinois to spouses. Marriage between persons of the same sex, a civil union, or substantially similar relationship legally entered into in another state is recognized in Illinois as a civil union.

If you, the borrower, are a party to a civil union in Illinois or a same-sex marriage, a civil union, or substantially similar relationship legally entered into in another jurisdiction, the Lender may require that your partner or spouse also sign the security instrument and other legal documents for securing this loan.

The undersigned Borrower hereby represents to Lender and to Lender's successors and assigns, and its agents, brokers, processors, attorneys, insurers, and servicers the following:

Please check all that apply:

☐

I am not party to a civil union in Illinois or in any other jurisdiction recognizing civil unions, same sex marriage, or substantially similar relationships.

☐

I am party to a civil union in Illinois.

☐

I am involved in a civil union, same sex marriage, or other substantially similar relationship formed in a jurisdiction other than Illinois.

Please provide below the name of your civil union partner or spouse if you are party to a civil union in Illinois or have formed a civil union, same sex marriage, or other substantially similar relationship in another state.

\_\_\_\_\_  
Name of Civil Union Partner/Spouse

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

Uniform Residential Loan Application  
Illinois Civil Union Addendum

**Borrower(s):**

**Property Address:**

Under Illinois law, a party to a civil union is entitled to the same legal obligations, responsibilities, protections, and benefits as are afforded or recognized by the law of Illinois to spouses. Marriage between persons of the same sex, a civil union, or substantially similar relationship legally entered into in another state is recognized in Illinois as a civil union.

If you, the borrower, are a party to a civil union in Illinois or a same-sex marriage, a civil union, or substantially similar relationship legally entered into in another jurisdiction, the Lender may require that your partner or spouse also sign the security instrument and other legal documents for securing this loan.

The undersigned Borrower hereby represents to Lender and to Lender's successors and assigns, and its agents, brokers, processors, attorneys, insurers, and servicers the following:

Please check all that apply:

☐

I am not party to a civil union in Illinois or in any other jurisdiction recognizing civil unions, same sex marriage, or substantially similar relationships.

☐

I am party to a civil union in Illinois.

☐

I am involved in a civil union, same sex marriage, or other substantially similar relationship formed in a jurisdiction other than Illinois.

Please provide below the name of your civil union partner or spouse if you are party to a civil union in Illinois or have formed a civil union, same sex marriage, or other substantially similar relationship in another state.

\_\_\_\_\_  
Name of Civil Union Partner/Spouse

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

**FACTS****WHAT DOES FIRST BANK OF MANHATTAN  
DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- credit history and income
- payment history and transaction history

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Bank of Manhattan chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Bank of Manhattan share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> —to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?**

Call 815-478-4611 or go to [www.fnbmanhattan.com](http://www.fnbmanhattan.com)

## Who we are

Who is providing this notice?	First Bank of Manhattan
-------------------------------	-------------------------

## What we do

How does First Bank of Manhattan protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does First Bank of Manhattan collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>● apply for a loan or deposit money</li> <li>● open an account or pay your bills</li> <li>● use your credit or debit card</li> </ul> <p>We also collect your personal information from other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>● sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>● affiliates from using your information to market to you</li> <li>● sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>● <i>First Bank of Manhattan does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>● <i>First Bank of Manhattan does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>● <i>First Bank of Manhattan doesn't jointly market.</i></li> </ul>

## Other important information

--