



CONSUMER LOAN APPLICATION

Bring In:

- **Pay stubs** – from the last 30 days

Fill Out & Sign:

- **Application**
- **Covered Borrower Identification Statement**

Borrower Email Address: _____

CONSUMER CREDIT APPLICATION

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.

TYPE OF CREDIT REQUESTED				FOR CREDITOR USE	
IMPORTANT: Check (✓) the appropriate boxes below and complete the applicable sections.					
Secured	<input type="checkbox"/>	<input type="checkbox"/>	INDIVIDUAL CREDIT-relying solely on my income or assets	Date: _____	
Unsecured	<input type="checkbox"/>	<input type="checkbox"/>	INDIVIDUAL CREDIT-relying on my income or assets as well as income or assets from other sources	Approved: <input type="checkbox"/>	
		<input type="checkbox"/>	JOINT CREDIT-We intend to apply for joint credit. (initials) _____	Declined: <input type="checkbox"/>	
				By: _____	

SECTION A - INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle)					
DATE OF BIRTH	HOME PHONE #	Social Security Number	DRIVER'S LICENSE #	CELL PHONE #	E-MAIL ADDRESS
ADDRESS (Street, City, State, Zip)				Do you <input type="checkbox"/> own or <input type="checkbox"/> rent?	COUNTY
PREVIOUS ADDRESS (Street, City, State, Zip)-(Complete if less than 3 year at present address)				Did you <input type="checkbox"/> own or <input type="checkbox"/> rent?	COUNTY
EMPLOYER (Company Name & Address)					HOW LONG
BUSINESS PHONE #		POSITION OR TITLE		SALARY PER MONTH	
				GROSS: \$	NET: \$
PREVIOUS EMPLOYER (Company Name & Address)					HOW LONG
BUSINESS PHONE #		POSITION OR TITLE		SALARY PER MONTH	
				GROSS: \$	NET: \$
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			RELATIONSHIP	PHONE NUMBER	

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, or separate maintenance income received under: Court Order Written Agreement Oral Understanding

SOURCES OF OTHER INCOME		AMOUNT PER MONTH
		\$
Is any of the income listed in this Section likely to be reduced before the credit request is paid off?		Have you previously received credit from us?
<input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)		<input type="checkbox"/> No <input type="checkbox"/> Yes (When ?)

NUMBER OF DEPENDENTS	AGES OF DEPENDENTS
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SECTION B - JOINT APPLICANT OR OTHER PARTY INFORMATION

Complete only if: for joint credit, for individual relying on income or assets from other sources, or applicant is married and resides in a community property state.

NAME (Last, First, Middle)					
DATE OF BIRTH	HOME PHONE #	Social Security Number	DRIVER'S LICENSE #	CELL PHONE #	E-MAIL ADDRESS
ADDRESS (Street, City, State, Zip)				Do you <input type="checkbox"/> own or <input type="checkbox"/> rent?	COUNTY
EMPLOYER (Company Name & Address)				<input type="checkbox"/>	HOW LONG
BUSINESS PHONE #		POSITION OR TITLE		SALARY PER MONTH	
				GROSS: \$	NET: \$
PREVIOUS EMPLOYER (Company Name & Address)					HOW LONG
RELATIONSHIP TO APPLICANT (If Any)		NUMBER OF DEPENDENTS		AGE OF DEPENDENTS	

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, or separate maintenance income received under: Court Order Written Agreement Oral Understanding

SOURCES OF OTHER INCOME		AMOUNT PER MONTH
		\$
Is any of the income listed in this Section likely to be reduced before the credit request is paid off?		Have you previously received credit from us?
<input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)		<input type="checkbox"/> No <input type="checkbox"/> Yes (When ?)

SECTION C - 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 a 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 D - 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 (where)			
REAL ESTATE (location, date acquired)			
AUTOMOBILES (make, model, year)			
LIFE INSURANCE (issuer, face value)			
OTHER (list)			
TOTAL ASSETS			\$

OUTSTANDING DEBTS (Including charge 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 Pmt. <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, or Maintenance Payments? No Yes
 If yes, to (Name & Address) _____ Amount per. Month \$ _____

Are you are co-maker, endorser, or guarantor on any loan or contract? No Yes If yes, for/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 E - SECURED CREDIT

Complete only if credit is to be secured. Briefly describe the property to be given as security:

PROPERTY DESCRIPTION _____

NAMES & 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 my 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 updated credit information at Lender's request and if my financial condition changes.

Applicant's Signature _____ Date _____ Other Signature (Where Applicable) _____ Date _____



Covered Borrower Identification Statement

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

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

I AM a regular or reserve member of the 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.

I AM a dependent of a member of the Armed Forces on active duty as described above, because I am the member's spouse, the member's child under the age of eighteen years old, or I am an individual for whom the member provided more that one-half of my financial support for 180 days immediately preceding today's date.

----OR----

I AM NOT a regular or reserve member of the 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 a dependent of such a member).

Signature

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?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes —information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 815-478-4611 or go to www.fnbmanhattan.com

Who we are

Who is providing this notice?	First Bank of Manhattan
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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"> ● apply for a loan or deposit money ● open an account or pay your bills ● use your credit or debit card <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"> ● sharing for affiliates' everyday business purposes – information about your creditworthiness ● affiliates from using your information to market to you ● sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

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

Other important information

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