

# Falls City National Bank

## 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.

### TYPE OF APPLICATION

TYPE OF APPLICATION REQUESTED (CHECK ONE):

- INDIVIDUAL CREDIT – You are relying solely on your income/assets.
- INDIVIDUAL CREDIT – You are relying on your income/assets as well as income/assets from other sources.
- JOINT CREDIT – We intend to apply for joint credit (Initials) \_\_\_\_\_

### LOAN REQUEST INFORMATION

**NOTICE: If the requested loan involves a residence whether primary, secondary, or investment, use the Uniform Residential Loan Application.**

LOAN REQUEST: \$ \_\_\_\_\_ PURPOSE OF LOAN \_\_\_\_\_  
 PAYMENT DATE DESIRED \_\_\_\_\_ REQUESTED TERM \_\_\_\_\_ PAYMENT INTERVAL \_\_\_\_\_  
 COLLATERAL FOR LOAN REQUEST  UNSECURED  SECURED \_\_\_\_\_

### APPLICANT INFORMATION

#### APPLICANT

APPLICANT NAME \_\_\_\_\_  
 DATE OF BIRTH \_\_\_\_\_ SSN# \_\_\_\_\_  
 DRIVERS LICENSE # \_\_\_\_\_ EXP DATE \_\_\_\_\_  
 STREET ADDRESS \_\_\_\_\_  
 CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_  
 (If Different)  
 MAILING ADDRESS \_\_\_\_\_  
 CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_  
 PRIMARY CONTACT # \_\_\_\_\_ (H W C)  
 SECONDARY CONTACT # \_\_\_\_\_ (H W C)  
 May we contact you via email?  YES  NO  
 EMAIL \_\_\_\_\_  
 OCCUPATION \_\_\_\_\_  
 EMPLOYER \_\_\_\_\_  
 POSITION \_\_\_\_\_ #OF YRS ON THIS JOB \_\_\_\_\_  
 Have you previously received credit from us?  YES  NO  
 NEAREST RELATIVE (not living with you) AND PHONE NUMBER \_\_\_\_\_

#### JOINT-APPLICANT

JOINT APPLICANT NAME \_\_\_\_\_  
 DATE OF BIRTH \_\_\_\_\_ SSN# \_\_\_\_\_  
 DRIVERS LICENSE # \_\_\_\_\_ EXP DATE \_\_\_\_\_  
 STREET ADDRESS \_\_\_\_\_  
 CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_  
 (If Different)  
 MAILING ADDRESS \_\_\_\_\_  
 CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_  
 PRIMARY CONTACT # \_\_\_\_\_ (H W C)  
 SECONDARY CONTACT # \_\_\_\_\_ (H W C)  
 May we contact you via email?  YES  NO  
 EMAIL \_\_\_\_\_  
 OCCUPATION \_\_\_\_\_  
 EMPLOYER \_\_\_\_\_  
 POSITION \_\_\_\_\_ #OF YRS ON THIS JOB \_\_\_\_\_  
 Have you previously received credit from us?  YES  NO  
 NEAREST RELATIVE (not living with you) AND PHONE NUMBER \_\_\_\_\_

### SOURCES OF INCOME

MONTHLY SALARY/GROSS PAY \$ \_\_\_\_\_  
 RETIREMENT INCOME \$ \_\_\_\_\_  
 SOCIAL SECURITY OR DISABILITY \$ \_\_\_\_\_  
 RENTAL INCOME \$ \_\_\_\_\_  
 ROYALTY INCOME \$ \_\_\_\_\_  
 FARMING/RANCHING INCOME (NET) \$ \_\_\_\_\_  
 ALIMONY OR CHILD SUPPORT\* \$ \_\_\_\_\_  
 OTHER (DESCRIBE) \_\_\_\_\_  
**TOTAL MONTHLY INCOME** \$ \_\_\_\_\_

MONTHLY SALARY/GROSS PAY \$ \_\_\_\_\_  
 RETIREMENT INCOME \$ \_\_\_\_\_  
 SOCIAL SECURITY OR DISABILITY \$ \_\_\_\_\_  
 RENTAL INCOME \$ \_\_\_\_\_  
 ROYALTY INCOME \$ \_\_\_\_\_  
 FARMING/RANCHING INCOME (NET) \$ \_\_\_\_\_  
 ALIMONY OR CHILD SUPPORT\* \$ \_\_\_\_\_  
 OTHER (DESCRIBE) \_\_\_\_\_  
**TOTAL MONTHLY INCOME** \$ \_\_\_\_\_

\*Alimony or child support need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

**ASSET AND DEBT INFORMATION**

**ASSETS (USE SEPARATE SHEET IF NECESSARY)**

**CASH ON HAND OR ON DEPOSIT**

CHECKING ACCOUNTS	BANK NAME _____	\$ _____
CHECKING ACCOUNTS	BANK NAME _____	\$ _____
SAVINGS ACCOUNTS	BANK NAME _____	\$ _____
CERTIFICATE OF DEPOSIT	BANK NAME _____	\$ _____
OTHER CASH		\$ _____

**PERSONAL VEHICLES/RECREATIONAL VEHICLES**

YEAR _____	MAKE _____	MODEL _____	MARKET VALUE \$ _____
YEAR _____	MAKE _____	MODEL _____	\$ _____
YEAR _____	MAKE _____	MODEL _____	\$ _____
YEAR _____	MAKE _____	MODEL _____	\$ _____

**REAL ESTATE OWNED**

ADDRESS (STREET, CITY, STATE, ZIP)	TYPE OF PROPERTY *	ANNUAL INSURANCE COST	ANNUAL PROPERTY TAXES	MARKET VALUE
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____

\*Primary residence, rental, land, 2nd home, investment

**EQUIPMENT**

DESCRIPTION _____	S/N _____	MARKET VALUE \$ _____
DESCRIPTION _____	S/N _____	\$ _____
DESCRIPTION _____	S/N _____	\$ _____

**LIVESTOCK/FARM PRODUCTS**

\_\_\_\_\_ MARKET VALUE \$ \_\_\_\_\_

**NON-RETIREMENT AND RETIREMENT INVESTMENTS**

BROKERAGE ACCOUNTS (NON-RETIREMENT)	\$ _____
RETIREMENT ACCOUNTS (IRA, Roth IRA, 401k, 403b, Pension, Annuity)	\$ _____

**PERSONAL PROPERTY / OTHER**

GUNS/JEWELRY/COLLECTIBLES	MARKET VALUE \$ _____
OTHER DESCRIBE _____	\$ _____

**TOTAL ASSETS**

\$ \_\_\_\_\_

**DEBTS**

RENT PAYMENT  MONTHLY RENT PAYMENT \$ \_\_\_\_\_

**MORTGAGES ON REAL ESTATE**

MORTGAGEE OR NOTE HOLDER	MONTHLY PAYMENT	TERM/MATURITY	ON ESCROW?	AMOUNT OF MORTGAGE
_____	_____	_____	<input type="checkbox"/> YES <input type="checkbox"/> NO	\$ _____
_____	_____	_____	<input type="checkbox"/> YES <input type="checkbox"/> NO	\$ _____

**VEHICLE / RECREATIONAL VEHICLE / EQUIPMENT LOANS**

_____	BALANCE \$ _____
_____	\$ _____
_____	\$ _____

**LIVESTOCK/AG LOANS**

_____	BALANCE \$ _____
_____	\$ _____

STUDENT LOANS \$ \_\_\_\_\_

CREDIT CARDS \$ \_\_\_\_\_

SECURED BANK LOANS \$ \_\_\_\_\_

UNSECURED BANK LOANS \$ \_\_\_\_\_

LINES OF CREDIT: DESCRIBE TERM/RATE \_\_\_\_\_ \$ \_\_\_\_\_

OTHER: DESCRIBE \_\_\_\_\_ \$ \_\_\_\_\_

**TOTAL DEBTS**

\$ \_\_\_\_\_

**DECLARATIONS**

	APPLICANT	JOINT-APPLICANT
Are you obligated to make alimony or child support payments? If Yes, Amount \$ _____	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Have you ever been declared bankrupt? If Yes, when _____	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Have had property foreclosed on? If Yes, when _____	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Are there any outstanding judgements against you?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Are you a party to a lawsuit?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
Are you presently delinquent on any tax obligations including income and property taxes?	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

**CERTIFICATIONS, AUTHORIZATIONS, AND SIGNATURES**

By signing below, each party named in the section titled "APPLICANT INFORMATION" certifies the following:

- 1) Everything I/We have stated in this statement and on any other documents submitted to Falls City National Bank, furthermore described as "Lender" are true and correct to the best of my/our knowledge. The undersigned also agrees to notify the Lender immediately in writing of any significant adverse change in such financial condition.
- 2) The undersigned acknowledges that I/We have been advised that making false statements, or reports, or willfully overvaluing any land, property, or security for the purpose of influencing the credit to be extended will subject me/us to possible criminal liability under the law.
- 3) Authorization is hereby given to the Lender to verify any and all items indicated on this statement in any manner it deems appropriate including, but not limited to, obtaining one or more credit history reports, obtaining balance and payoff information on all accounts requiring payoff as a condition of granting credit, and providing account experience with the Lender to consumer reporting agencies and others.
- 4) The undersigned understands that this CREDIT APPLICATION and all documentation provided in support of the application become the property of the Lender and will not be returned.
- 5) I/We authorize the Lender to contact me/us using any of the phone numbers listed on this application or that I/we subsequently provide in connection with my/our credit account – regardless whether the number I/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 I/we may be charged for the call. I/We further authorize the Lender to contact me/us through use of voice, text and email and through the use of prerecorded/artificial voice messages or an automatic dialing device.
- 6) I/We understand and agree that the granting of the credit facility is subject to final credit approval by the Lender. Falls City National Bank may, at any time, request additional financial information as a condition for such credit. If any of the information should prove inaccurate or incomplete in any material respect, the Lender may declare any indebtedness of the undersigned or indebtedness guaranteed by the undersigned, granted by the Lender, as the case may be, immediately due and payable. Collateral may be required as a condition of granting credit.

\_\_\_\_\_  
APPLICANT SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
JOINT APPLICANT SIGNATURE

\_\_\_\_\_  
DATE

**NOTICE: ADDITIONAL DOCUMENTATION MAY BE REQUIRED TO CONSIDER YOUR REQUEST**

