

Branch Office Name and Number

Credit Application

What Product(s) are to be Charged?

Personal
Applicant title first name Initial last name
Co-Applicant title first name Initial last name
Marital status
Number of dependents (except spouse)
Birthdate - applicant Social Security number - applicant
Birthdate - Co-applicant Social Security number - Co-applicant

Other Income
Source Monthly gross Monthly net
Inclusion of alimony, child support or separate maintenance income is optional.
Name of All Persons Authorized to Use Account

Present Address
Mail address - street, box, RR
City State Zip Date of address (month/year)
Phone County Years in state/area
Housing status
Purchase price Current value Balance owing Down payment
Monthly payment/rent Mortgage company/landlord

Deposit Accounts
Account type C - Checking S - Savings
Bank Name/Location Average Balance

Present Employment
Applicant employer Position
Department Employer address
Date employed (month/year) Gross monthly income Net Monthly Income Employer phone
Co-Applicant employer Position
Department Employer address
Date employed (month/year) Gross monthly income Net Monthly Income Employer phone

Previous Address (if less than 3 years at present)
Street, box, RR city state How long?

Previous Employer (if less than 3 years at present)
Applicant employer Position
Address How long? Phone
Co-applicant employer Position
Address How long? Phone

Physical Address (if different from mailing address)
Street or road name and number Message Phone

Disclosure
Monthly Periodic Rate 1.5 %
Annual Percentage Rate 18 %
On any Balance remaining unpaid thirty (30) Days from original billing date

Accounts Outstanding - List all open accounts including home equity, auto, credit union and employer loans.
Table with columns: Creditor/Location/Security/Account Numbers, Open Date, Original Amount Purch./Borrowed, Balance Owed, Monthly payment

Credit Agreement
Definitions. The words you and your mean the Buyer or Buyers if more than one. The words we, us, and our refer to the Seller.
Payment. You promise to pay for all purchases made by you or others you allow to use your account plus any finance charge and any other charges that may be assessed as provided in this agreement.
Late Charge. We figure the late charge on your account by applying the periodic rate to any amount left unpaid 30 days or more after the original billing date.
Signature. Your signature means that you have read and agree to the terms of our Charge Agreement and you promise to pay for all purchases on your account plus any finance charge and any other charges that may be assessed.

Credit Agreement
Attorney's Fees and Costs. If you have not made payments as required and your account is sent for collection to an attorney who is not our salaried employee, we may be awarded reasonable attorney's fees as permitted by law, plus allowable court costs.
Change of Terms. We may change the terms of this account if not prohibited by law. A change in the terms of this account may apply to the unpaid balance existing on the effective date of the change.
Right To Limit or Close. We may limit or close your account, but the terms of this agreement will apply until any unpaid balance is fully paid.
Delay in Enforcement. We may waive or delay enforcing any of our rights without losing them. We may waive or delay enforcing a right against one of you without waiving it as to the other.
Credit Information. You promise that any credit information furnished to us is true and complete and understand that this information will be relied on by us in establishing your account and in making sales under your account. We have the right to investigate your credit, employment, and income records, and have the right to verify your credit references and to report the way you pay this account to credit bureaus and other interested parties.

References - Important!
Relative name
Address and Phone
Relative name
Address and Phone
Relative name
Address and Phone
Other Reference
Address and Phone
Other Reference
Address and Phone

Applicant Signature Date Co-Applicant Signature Date