

# 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.

<p><b>TYPE OF CREDIT REQUESTED</b></p> <p><input type="checkbox"/> Secured    <input type="checkbox"/> Unsecured</p> <p><input type="checkbox"/> Individual Credit - relying on my income or assets.</p> <p><input type="checkbox"/> Individual Credit - relying on my income or assets as well as income or assets from other sources.</p> <p><input type="checkbox"/> Joint Credit                      <input type="checkbox"/> Business Credit</p>	<p><b>CITIZENS BANK &amp; TRUST CO.</b></p> <p><b>102 MAIN STREET SO.</b></p> <p><b>P.O. BOX 339</b></p> <p><b>HUTCHINSON MN 55350</b></p> <p><b>LENDER'S NAME AND ADDRESS</b></p>	<p>Date of Application _____</p> <p>Amount \$ _____ How Long _____</p> <p>Payment Date Desired _____</p> <p>Want to Repay <input type="checkbox"/> Monthly <input type="checkbox"/> _____</p> <p>Purpose _____</p> <p>Acct. No. _____ Class _____</p>
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## SECTION A - INDIVIDUAL APPLICANT INFORMATION

LAST                      FIRST                      M.I.

Name \_\_\_\_\_ Birth Date \_\_\_\_\_ Tel. No. \_\_\_\_\_ Soc. Sec. No. \_\_\_\_\_

Present Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ County \_\_\_\_\_ How Long \_\_\_\_\_

Previous Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ County \_\_\_\_\_ How Long \_\_\_\_\_

Have you applied for credit with us before?     No     Yes - When? \_\_\_\_\_ No. Dep. \_\_\_\_\_ Dep. Ages \_\_\_\_\_

Name of Nearest Relative Not Living With You \_\_\_\_\_ Relationship \_\_\_\_\_

Address \_\_\_\_\_ Tel. No. ( \_\_\_\_\_ ) \_\_\_\_\_

Employer (Company Name & Address) \_\_\_\_\_ How Long \_\_\_\_\_

Bus. Tel. \_\_\_\_\_ Position/Title \_\_\_\_\_ How Often Paid? \_\_\_\_\_ Take Home Salary Per Month \$ \_\_\_\_\_

Previous Employer (Company Name & Address) \_\_\_\_\_ How Long \_\_\_\_\_

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

Sources of Other Income \_\_\_\_\_ Amount Per Month \$ \_\_\_\_\_

## SECTION B - JOINT APPLICANT OR OTHER PARTY INFORMATION

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

LAST                      FIRST                      M.I.

Name \_\_\_\_\_ Birth Date \_\_\_\_\_ Tel. No. \_\_\_\_\_ Soc. Sec. No. \_\_\_\_\_

Present Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ County \_\_\_\_\_ How Long \_\_\_\_\_

Relationship To Applicant (If Any) \_\_\_\_\_ Have you applied for credit with us before?     No     Yes - When? \_\_\_\_\_ No. Dep. \_\_\_\_\_ Dep. Ages \_\_\_\_\_

Name of Nearest Relative Not Living With You \_\_\_\_\_ Relationship \_\_\_\_\_

Address \_\_\_\_\_ Tel. No. ( \_\_\_\_\_ ) \_\_\_\_\_

Employer (Company Name & Address) \_\_\_\_\_ How Long \_\_\_\_\_

Bus. Tel. \_\_\_\_\_ Position/Title \_\_\_\_\_ How Often Paid? \_\_\_\_\_ Take Home Salary Per Month \$ \_\_\_\_\_

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

Sources of Other Income \_\_\_\_\_ Amount Per Month \$ \_\_\_\_\_

## 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 such a state. (\*includes single, divorced and widowed)

Applicant     Married     Separated     Unmarried\*                      Other Party     Married     Separated     Unmarried\*

## 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	VALUE
Checking Account Number(s) (where)		\$
Savings Account Number(s) (where)		
Other Assets (describe)		
<b>TOTAL ASSETS</b>		\$

**OUTSTANDING DEBTS** (include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.)

CREDITOR	ACCOUNT NUMBER	NAME THE ACCT. IS UNDER	ORIGINAL AMT.	PRESENT BAL.	MO. PMTS.
Landlord or Mortgage Holder	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		(OMIT RENT) \$	(OMIT RENT) \$	\$
Automobiles (make, model, year)					
<b>TOTAL DEBTS</b>			\$	\$	\$

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) \_\_\_\_\_ Amt. Per Month \$ \_\_\_\_\_

Are you a comaker, endorser, or guarantor on any loan or contract?     No     Yes    If yes, for whom? \_\_\_\_\_ 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 and indicate if others have an ownership interest.

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 any 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 update credit information at Lender's request if my financial condition changes.

