

CREDIT APPLICATION

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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 opens an account. What this means for you: When you 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.

Date of Application _____ We intend to apply for joint credit _____

Applicant				Co-Applicant			
Applicant				Joint Applicant			
Mailing Address				Mailing Address			
Physical Address			No. Yrs.	Physical Address			No. Yrs.
Previous Address			No. Yrs.	Previous Address			No. Yrs.
SS#	D.O.B.	Home Telephone		SS#	D.O.B.	Home Telephone	
Employer				Employer			
Address			Business Telephone	Address			Business Telephone
Position			No. Yrs.	Position			No. Yrs.
Income Gross	Income Net	No. Dependents		Income Gross	Income Net	No. Dependents	
Former Employer			No. Yrs.	Former Employer			No. Yrs.
Nearest Relative		Address	Phone	Nearest Relative		Address	Phone

OTHER INCOME: If alimony, child support, or separate maintenance, applicant or joint applicant is not required to reveal, unless he/she plans to rely upon it to repay the debt.

BANK ACCOUNTS	Name of Bank	City	Type Account	Date Opened	Name(s) in which account is carried.	Balance
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OUTSTANDING DEBTS (Including charge accounts, credit cards, installment contracts, rent, mortgages and other obligations. Use separate sheet if necessary. Also include child support, alimony & separate maintenance payments.)

CREDITOR	Account Number	Collateral	Monthly Payment	Balance	Name in which account is carried
Rent or Mortgage					

Amount Requested \$ _____ # Months _____ Purpose: _____

Collateral: _____

Repayment Agreement: _____

For the purpose of procuring credit, I/we furnish the above information as a true and accurate statement of my/our financial condition. I/we acknowledge that I/we have been advised that giving false information for the purpose of influencing this credit to be extended will subject me/us to possible criminal liability under the law. I/we hereby authorize Citizens Bank & Trust Company to obtain and use any and all credit information in arriving at a decision on my loan application. I understand I am required to maintain full coverage insurance listing Citizens Bank & Trust Company as "Loss Payee" on any collateral securing this loan.

Applicant's Signature _____ Date _____ Joint Applicant's Signature _____ Date _____

FOR BANK USE ONLY

CUSTOMER IDENTIFICATION

DL# _____ Issuing State _____

Issue Date _____ Expiration Date _____

Comments: _____

HMDA Reportable? Yes _____ No _____ If yes, need:

- (1) Gov't Monitoring Info form completed & initialed by applicant(s)
- (2) Address of property to be improved, purchased or refinanced

(3) Type Property to be improved, purchased or refinanced

1 - 4 Family _____ M/H _____ Multi-family _____

Prin Res _____ 2nd Home _____ Rental _____

(4) If single payment or balloon loan, how does customer plan to pay this loan off at maturity? (to prove this is "permanent" financing for HMDA)

APPROVAL [] Approved [] Withdrawn [] Rejected

OFFICER _____ INITIAL _____