



210 S Main St Elkader, IA 52043 563-245-2522  
 106 S Main St Monona, IA 52159 563-539-2015  
 135 W Tilden Postville, IA 52162 563-864-7441  
 201 W Main St Waukon, IA 52172 563-568-3417

# 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.**

**Creditor**

("You" means Applicant, *et al*; and "We" means Creditor)

**For Creditor Use**

Account No.	Class No.	Date Received
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**1. Type of Application**

Check only one of the three types:

- Individual Credit** - You are relying solely on your income or assets.
- Individual Credit** - You are relying on my income or assets as well as income or assets from other sources.

**Joint Credit** - By initialing below, you intend to apply for "joint credit".

Applicant \_\_\_\_\_ Joint Applicant \_\_\_\_\_

**2. Type of Requested Credit**

Application Date	Amount \$	Financing Type New Refinance Modification	No. of Months	Repayment Interval Monthly	First Payment Date
Credit Type Line of Credit Loan Sale Lease	Loan Purpose Agricultural Business Consumer	Security for Credit Unsecured Secured	Proceeds of Credit to Be Used for To purchase property that will secure my credit To purchase property that is a residential dwelling and is not real estate To finance home improvements to a residential dwelling Other (describe):		

**Applicant**

**3. Applicant Information**

**Joint Applicant or Other Party**

Full Name (First, Middle, Last)				Full Name (First, Middle, Last)			
Gov't ID Type	Gov't ID No.	Gov't ID Issued By	Gov't ID Type	Gov't ID No.	Gov't ID Issued By		
Gov't ID Issue Date	Gov't ID Exp. Date	Date of Birth	Gov't ID Issue Date	Gov't ID Exp. Date	Date of Birth		
Soc. Sec. No.	Primary Phone Cell	Second Phone Cell	Soc. Sec. No.	Primary Phone Cell	Second Phone Cell		
Email Address:			Email Address:				
Present Address	Own Rent	No. of Yrs.:	Present Address	Own Rent	No. of Yrs.:		
Previous Address	Own Rent	No. of Yrs.:	Previous Address	Own Rent	No. of Yrs.:		
Dependents No.:	Ages:		Dependents No.:	Ages:			
Nearest Relative (not living with you) Name: Address: Telephone: Cell			Nearest Relative (not living with you) Name: Address: Telephone: Cell				
Your Relationship to us (or our affiliate) <input type="checkbox"/> None   <input type="checkbox"/> Employee   <input type="checkbox"/> Insider (Shareholder, Director, Officer)			Your Relationship to us (or our affiliate) <input type="checkbox"/> None   <input type="checkbox"/> Employee   <input type="checkbox"/> Insider (Shareholder, Director, Officer)				
Have you ever received credit from us?   Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, when: office/branch:			Have you ever received credit from us?   Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, when: office/branch:				



<i>Applicant</i>		<b>5. Employment Information</b>				<i>Joint Applicant or Other Party</i>					
<b>1st Employer:</b> <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.:		<b>1st Employer:</b> Current Previous Self No. of Yrs.:		Name:		Name:		Address:		Address:	
Mgr.:		Mgr.:		Phone:		Phone:		Gross Monthly Salary/Comm.: \$		Gross Monthly Salary/Comm.: \$	
Position/Title:		Position/Title:		Position/Title:		Position/Title:		Position/Title:		Position/Title:	
<b>2nd Employer:</b> Current Previous Self No. of Yrs.:		<b>2nd Employer:</b> Current Previous Self No. of Yrs.:		Name:		Name:		Address:		Address:	
Mgr.:		Mgr.:		Phone:		Phone:		Gross Monthly Salary/Comm.: \$		Gross Monthly Salary/Comm.: \$	
Position/Title:		Position/Title:		Position/Title:		Position/Title:		Position/Title:		Position/Title:	
<b>3rd Employer:</b> Current Previous Self No. of Yrs.:		<b>3rd Employer:</b> Current Previous Self No. of Yrs.:		Name:		Name:		Address:		Address:	
Mgr.:		Mgr.:		Phone:		Phone:		Gross Monthly Salary/Comm.: \$		Gross Monthly Salary/Comm.: \$	
Position/Title:		Position/Title:		Position/Title:		Position/Title:		Position/Title:		Position/Title:	

<i>Applicant</i>		<b>6. Other Income</b>				<i>Joint Applicant or Other Party</i>					
<b>Alimony, child support, or separate maintenance income <u>need not</u> be revealed if you do not wish to have it considered as a basis for repaying this obligation.</b>		<b>Alimony, child support, or separate maintenance income <u>need not</u> be revealed if you do not wish to have it considered as a basis for repaying this obligation.</b>		Alimony, child support, separate maintenance received under:		Alimony, child support, separate maintenance received under:		Court order		Written agreement   Oral understanding	
Alimony, child support, separate maintenance received under:		Alimony, child support, separate maintenance received under:		Court order		Written agreement   Oral understanding		Court order		Written agreement   Oral understanding	
<b>Other Income:</b>		<b>Other Income:</b>		\$ per Month		\$ per Month		Source:		Source:	
<b>Is any income listed in Sections 4, 5 or 6 likely to be reduced before the credit is paid off:</b>		<b>Is any income listed in Sections 4, 5 or 6 likely to be reduced before the credit is paid off:</b>		Yes (Explain in section 10.) No		Yes (Explain in section 10.) No		Yes (Explain in section 10.) No		Yes (Explain in section 10.) No	

<i>Applicant</i>		<b>7. Other Obligations</b>				<i>Joint Applicant or Other Party</i>					
Yes No If yes, Amount: \$ For whom: To whom:		Are you a co-maker, endorser, co-signer, surety, or guarantor on any loan, contract or other obligation?		Yes   No If yes, Amount: \$ For whom: To whom:		Yes No If yes, Amount per month: \$ To whom:		Yes   No If yes, Where: Year:		Yes   No If yes, Amount per month: \$ To whom:	
Yes No If yes, Amount per month: \$ To whom:		Are there any unsatisfied judgments against you?		Yes No If yes, Amount per month: \$ To whom:		Yes   No If yes, Where: Year:		Yes   No If yes, Amount per month: \$ To whom:		Yes   No If yes, Amount per month: \$ To whom:	
Yes No If yes, Where: Year:		Have you been declared bankrupt in the last 10 years?		Yes   No If yes, Amount per month: \$ To whom:		Yes   No If yes, Amount per month: \$ To whom:		Yes   No If yes, Amount per month: \$ To whom:		Yes   No If yes, Amount per month: \$ To whom:	
Yes   No If yes, Amount per month: \$ To whom:		Are you obligated to make Alimony, Support or Maintenance Payments?		Yes   No If yes, Amount per month: \$ To whom:		Yes   No If yes, Amount per month: \$ To whom:		Yes   No If yes, Amount per month: \$ To whom:		Yes   No If yes, Amount per month: \$ To whom:	

<b>8. Property Information (if secured)</b>		
<b>Property Type</b> Boat or Vessel Certificate of Deposit Deposit Account Manufactured Home Motor Vehicle	<b>Property Description</b>  Residential Dwelling   Homestead Property	<b>Property Location and Address</b>
<b>Primary Use of Property</b> Agricultural Business Consumer	<b>Property Owner(s) Names &amp; Addresses</b>	

<b>Applicant</b>	<b>9. Marital Status</b>	<b>Joint Applicant or Other Party</b>
<p><b>Leave blank, unless:</b></p> <p>(1) the credit will be secured, or</p> <p>(2) you reside in a community property state, or</p> <p>(3) you are relying on property, located in a community property state, as a basis for repayment.</p> <p><input type="checkbox"/> Married (as defined by state law; incl. domestic partnership, civil union)</p> <p><input type="checkbox"/> Separated</p> <p><input type="checkbox"/> Unmarried (including single, divorced, widowed)</p>		<p><b>Leave blank, unless:</b></p> <p>(1) the credit will be secured, or</p> <p>(2) you reside in a community property state, or</p> <p>(3) you are relying on property, located in a community property state, as a basis for repayment.</p> <p><input type="checkbox"/> Married (as defined by state law; incl. domestic partnership, civil union)</p> <p><input type="checkbox"/> Separated</p> <p><input type="checkbox"/> Unmarried (including single, divorced, widowed)</p>

**10. Additional Information or Explanations**

**11. Notices**

**California Residents.** Each applicant, if married, may apply for a separate account.

**New York Residents.** A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

**Ohio Residents.** The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Texas Residents.** The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

**Wisconsin Residents.** Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes § 766.59 or a court decree under Wisc. Statutes § 766.70 adversely affects the interests of the Creditor unless the Creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the Creditor is incurred.

For Married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the Creditor may be required by law to give notice of this transaction to my spouse.

**12. Certifications, Authorizations and Signatures**

You certify that everything you have stated in this Credit Application and on any other documents submitted to us are true and correct to the best of your knowledge. You understand that you must update the information contained in this Credit Application if either your financial condition materially changes or we make a request to you orally or in writing. You understand that we will retain this Credit Application whether or not it is approved.

You authorize us to request one or more consumer reports, to check and verify your credit and employment history, and to answer questions others may ask us about our credit experience with you.

You authorize us to contact you using any of your telephone numbers - regardless whether the number 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 you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of prerecorded/artificial voice messages or an automatic dialing device.

**Electronic Signature.** If checked, You further agree that you have signed this *Credit Application* with one or more electronic signatures. You intend your electronic signature to have the effect of your written ink signature. You viewed and read the entire *Credit Application* and notices before you signed it. You received a paper copy of this *Credit Application* after it was signed. You understand that this *Credit Application* is in the electronic form that we will keep. We may rely on, and enforce, this *Credit Application* in the electronic form or as a paper version of the electronic form.

Applicant Signature	Date	Joint Applicant, or Other Party, Signature	Date
(if applicable)			

Notice: It is a federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code § 1001, *et seq.*

**Mortgage Loan Originator Information**

If this *Credit Application* is secured by a consumer's residential dwelling that is owned by you, we may be required under federal or state law to disclose our mortgage loan origination identification number(s), which are as follows, if applicable:

- ◆ Mortgage Loan Originator Name and Identifier:
- ◆ Mortgage Loan Origination Company Name and Identifier:

**For Creditor Use**

Date Received	Received By	Date Action Taken	Action Taken By	Action Taken	Reason Code(s)