

First Heritage Bank Credit Application

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act 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, physical address, date of birth, taxpayer identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know if additional information is required.

SECTION A: CHECK THE APPROPRIATE BOX BELOW AND SIGN IF APPLYING FOR JOINT CREDIT

- If you are applying for individual credit in your own name, and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections B and E. If the requested credit is to be secured, also complete the first part of Section D and F.
- If you are applying for joint credit with another person, complete all Sections except F, providing information in C about the joint applicant. If the requested credit is to be secured, then complete Section F.

WE INTEND TO APPLY FOR JOINT CREDIT : _____
Signature of Applicant Signature of Co-Applicant

- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections except F to the extent possible, providing information in C about the person on whose alimony, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section F.

Amount Requested: \$ _____ Payment Date Desired: _____ Proceeds of Credit to Be Used For: _____

SECTION B: INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): _____ Date of birth: _____ Phone: _____

Are you a **member** of the armed forces who is serving on active duty or on active Guard or Reserve duty? No Yes
 Are you a **dependent** of a member of the armed forces who is serving on active duty or on active Guard or Reserve duty? No Yes

ARE YOU A U.S. PERSON? <input type="checkbox"/> No <input type="checkbox"/> Yes <small>(Complete all that apply)</small>	Drivers License No:	State:	Date of Issuance:	Date of Expiration:	SSN or Tax ID:
	State ID Card No:	State:	Date of Issuance:	Date of Expiration:	Military ID:
	Passport No. & Country of Issuance:	Individual Taxpayer ID No:	No Taxpayer ID No., but have filed application for one. When Filed:	Government Issued Document No. and Country of Issuance:	Other (Tribal ID, etc.)

Current address: _____ How long at address? _____

Own Rent (Please circle) Monthly payment or rent: _____ Email address: _____

Previous address: _____ How long at address? _____ Owned Rented (Please circle)

Present Employer: _____ Occupation: _____ Position or Title: _____ How long with Present Employer? _____ Supervisor Name: _____

Previous Employer: _____ How long with Previous Employer? _____

Present Gross Salary or Commission: \$ _____ per Present Net Salary or Commission: \$ _____ per

No. Dependents: _____ Ages of Dependents: _____

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

Other Income: \$ _____ per Sources of Other Income: _____ Have you ever received credit from us? No Yes – When?

Is any income listed in this Section likely to be reduced before the credit requested is paid off? No Yes (Explain) _____ Checking Acct # _____ Where? _____ Savings Acct # _____ Where? _____

Name of nearest relative not residing with you: _____ Relationship: _____

Address: _____ Phone: _____

SECTION C: INFORMATION REGARDING JOINT APPLICANT OR OTHER PARTY

Full Name (Last, First, Middle): _____ Date of birth: _____ Phone: _____

Are you a **member** of the armed forces who is serving on active duty or on active Guard or Reserve duty? No Yes
 Are you a **dependent** of a member of the armed forces who is serving on active duty or on active Guard or Reserve duty? No Yes

ARE YOU A U.S. PERSON? <input type="checkbox"/> No <input type="checkbox"/> Yes <small>(Complete all that apply)</small>	Drivers License No:	State:	Date of Issuance:	Date of Expiration:	SSN or Tax ID:
	State ID Card No:	State:	Date of Issuance:	Date of Expiration:	Military ID:
	Passport No. & Country of Issuance:	Individual Taxpayer ID No:	No Taxpayer ID No., but have filed application for one. When Filed:	Government Issued Document No. and Country of Issuance:	Other (Tribal ID, etc.)

Current address:				How long at address?	
Own	Rent	(Please circle)	Monthly payment or rent:		Email address:
Previous address:			How long at address?		Owned Rented (Please circle)
Present Employer:		Occupation:	Position or Title:		How long with Present Employer?
Previous Employer:				How long with Previous Employer?	
Present Gross Salary or Commission: \$			per	Present Net Salary or Commission: \$	
No. Dependents:			Ages of Dependents:		
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, or separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding					
Other Income: \$		per	Sources of Other Income:		Have you ever received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes – When?
Is any income listed in this Section likely to be reduced before the credit requested is paid off?		<input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)		Checking Acct #	Where?
				Savings Acct #	Where?
Name of nearest relative not residing with you:				Relationship:	
Address:				Phone:	

SECTION D: MARTIAL STATUS (DO NOT COMPLETE IF THIS IS AN APPLICATION FOR INDIVIDUAL UNSECURED CREDIT)

Applicant Married Separated Unmarried (Including single, divorced, or widowed)

Other Party Married Separated Unmarried (Including single, divorced, or widowed)

SECTION E: ASSET & DEBT INFORMATION

If Section C 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 C was not completed, only give information about the Applicant in this Section.

ASSETS OWNED (Use separate sheet if necessary)

DESCRIPTION OF ASSETS	VALUE	SUBJECT TO DEBT Yes/No	NAMES OF OWNERS
Cash			
Automobiles (Make, Model, Year)			
1. _____			
2. _____			
3. _____			
Cash Value of Life Insurance (Issuer, Face Value)			
Real Estate (Location, Date Acquired)			
Marketable Securities (Issuer, Type, No. of Shares)			
Other (List)			
TOTAL ASSETS	\$		

OUTSTANDING DEBTS

(Include charge account, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary)

CREDIT CARDS

Name	Account no.	Current Balance	Monthly Payment	Past Due?

MORTGAGE

Mortgage Company	Account no.	Current Balance	Monthly Payment	Past Due?

AUTO LOANS

Auto loans	Account no.	Balance	Monthly Payment	Past Due?

My Auto Insurance Agent Is: (Name & Address)

CREDIT REFERENCES (Paid Off Accounts)

Name in Which Account is Carried	Account no.	Balance	Date Paid Off

Are you the co-maker, endorser, or guarantor on any loan or contract? No Yes – For Whom? To Whom?

Are there any unsatisfied judgments against you? No Yes – Amount? If YES, To Whom Owed?

Have you been declared bankrupt in the last 10 years? No Yes – Where? Year?

OTHER OBLIGATIONS (For example, liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

SECTION F: SECURED CREDIT (COMPLETE ONLY IF CREDIT IS TO BE SECURED.) BRIEFLY DESCRIBE THE PROPERTY TO BE GIVEN AS SECURITY

Property Description:

Name & Addresses of all Co-Owners of the Property:

If the security is real estate, give the full name of your spouse (if any):

CREDIT DISCLOSURES: An insurance product or annuity may be offered to you. If you purchase an insurance product or an annuity: (1) The insurance product or annuity is not a deposit or other obligation of, or guaranteed by, this institution or our affiliate(s); (2) With exception of Federal Flood Insurance or Federal Crop Insurance, the insurance product or annuity is not insured by the Federal Deposit Insurance Corporation or any other agency of the United States, this institution or our affiliate(s); and (3) In the case of an insurance product or annuity that involves an investment risk, there is investment risk associated with the insurance product, including the possible loss of value. If an insurance product or annuity is offered we cannot condition an extension of credit on either of the following: (1) Your purchase of an insurance product or annuity from us or any of our affiliates; or, (2) Your agreement not to obtain, or a prohibition on you from obtaining, an insurance product or annuity from an unaffiliated entity.

Everything that I have stated in this Application is correct to the best of my knowledge. I understand that you will retain this Application whether or not it is approved. I authorize *First Heritage Bank* to verify the information provided on this form and check my credit and employment history and answer questions about your credit experience with me.

Unless I have purchased the insurance product(s) by mail or if the Credit Disclosures are provided electronically, by signing below, I acknowledge that I have received the Credit Disclosures orally at the time I have applied for credit and fully understand the disclosures noted above. I am also being provided with a copy of these disclosures and I acknowledge receipt by my disclosure.

Signature of applicant X	Date
Signature of co-applicant, if for joint account X	Date



620 Fourth Street
P.O. Box 188
Centralia, KS 66415
(785) 857-3341

6501 Main Street
Corning, KS 66417
(785) 868-2410

7450 W 130th Street
Suite 100
Overland Park, KS 66213
(913) 955-3110

906 North Street
P.O. Box 188
Seneca, KS 66538-0188
(785) 336-3516

300 Main Street
Vermillion, KS 66544
(785) 382-6221

FEDERAL CONSUMER CREDIT DISCLOSURE

CREDIT DISCLOSURES: An insurance product or annuity may be offered to you. If you purchase an insurance product or an annuity: (1) The insurance product or annuity is not a deposit or other obligation of, or guaranteed by, this institution or our affiliate(s); (2) With exception of Federal Flood Insurance or Federal Crop Insurance, the insurance product or annuity is not insured by the Federal Deposit Insurance Corporation or any other agency of the United States, this institution or our affiliate(s); and (3) In the case of an insurance product or annuity that involves an investment risk, there is investment risk associated with the insurance product, including the possible loss of value. If an insurance product or annuity is offered we cannot condition an extension of credit on either of the following: (1) Your purchase of an insurance product or annuity from us or any of our affiliates; or, (2) Your agreement not to obtain, or a prohibition on you from obtaining, an insurance product or annuity from an unaffiliated entity.

Thank you for expressing interest in applying to First Heritage Bank for one of our loan products. We look forward to meeting your financing needs.

Instructions

Please complete this application and return it to one of our convenient locations or you can mail it to our main office listed below. If you have any questions please feel free to call the loan department at (785)857-3341.

**First Heritage Bank
Attn: Loan Department
Box 188
Centralia, KS 66415**