

CONSUMER LOAN APPLICATION

IMPORTANT: READ THESE DIRECTIONS AND CHECK THE APPROPRIATE BOX BEFORE COMPLETING THIS APPLICATION. Please check one box:

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 all "Applicant" information.

If this is an application for **joint credit** with another person, complete all Parts, providing information in Part III about the applicant and the joint applicant.

We intend to apply for joint credit _____ (Initials)
APPLICANT CO-APPLICANT

If you are applying for individual credit, but **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 applicable Parts to the extent possible, providing information in Part III about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

PART I - YOUR LOAN REQUEST

AMOUNT REQUESTED \$ _____		TERM (in months)		PURPOSE	
<input type="checkbox"/> Vehicle Loan	<input type="checkbox"/> Auto <input type="checkbox"/> RV <input type="checkbox"/> Boat	YEAR <input type="checkbox"/> New <input type="checkbox"/> Used	MAKE / MODEL	PURCHASE PRICE \$ _____	VIN
<input type="checkbox"/> Personal Loan	LOAN SECURED BY <input type="checkbox"/> CD <input type="checkbox"/> Savings	<input type="checkbox"/> Unsecured <input type="checkbox"/> Other:		BALANCE \$ _____	ACCOUNT NUMBER
<input type="checkbox"/> Home Improvement Loan	(If applicable) Do you live at the property you are improving? <input type="checkbox"/> Yes <input type="checkbox"/> No If NO, what is the address of the property? _____ What percent of the proceeds will be used for home improvements? _____ %				

PART II - INFORMATION ABOUT YOU (Applicant and Co-Applicant are each and both called "You".)

APPLICANT			CO-APPLICANT (If answer is the same as applicant, write "same".)		
FIRST NAME	MIDDLE INITIAL	LAST NAME	FIRST NAME	MIDDLE INITIAL	LAST NAME
SOCIAL SECURITY NO.	DATE OF BIRTH	NO. OF DEPENDENTS	SOCIAL SECURITY NO.	DATE OF BIRTH	NO. OF DEPENDENTS
Do not complete if this is an application for individual unsecured credit. <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated			Do not complete if this is an application for individual unsecured credit. <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated		
DRIVER'S LICENSE NO. OR OTHER IDENTIFICATION NUMBER		PHONE NUMBER	DRIVER'S LICENSE NO. OR OTHER IDENTIFICATION NUMBER		PHONE NUMBER
PHYSICAL ADDRESS (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			PHYSICAL ADDRESS (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.		
MAILING ADDRESS (if different than Physical Address)			MAILING ADDRESS (if different than Physical Address)		
PREVIOUS ADDRESS (street, city, state & ZIP code) (Complete if less than 2 years at present address)			PREVIOUS ADDRESS (street, city, state & ZIP code) (Complete if less than 2 years at present address)		
MONTHLY RENT / MORTGAGE \$ _____	TAX / INS / CONDO FEES (if not in mortgage payment) \$ _____		MONTHLY RENT / MORTGAGE \$ _____	TAX / INS / CONDO FEES (if not in mortgage payment) \$ _____	
NAME OF MORTGAGE HOLDER / LANDLORD			NAME OF MORTGAGE HOLDER / LANDLORD		
DEPOSITORY INSTITUTION / ACCOUNT NO. / ACCOUNT TYPE			DEPOSITORY INSTITUTION / ACCOUNT NO. / ACCOUNT TYPE		
DEPOSITORY INSTITUTION / ACCOUNT NO. / ACCOUNT TYPE			DEPOSITORY INSTITUTION / ACCOUNT NO. / ACCOUNT TYPE		
DEPOSITORY INSTITUTION / ACCOUNT NO. / ACCOUNT TYPE			DEPOSITORY INSTITUTION / ACCOUNT NO. / ACCOUNT TYPE		
DEPOSITORY INSTITUTION / ACCOUNT NO. / ACCOUNT TYPE			DEPOSITORY INSTITUTION / ACCOUNT NO. / ACCOUNT TYPE		

DECLARATIONS

	APPLICANT	CO-APPLICANT
Any outstanding judgements?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Declared bankruptcy last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Property repossessed or foreclosed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Party in lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Pay Alimony or Child Support?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Co-maker on obligation not listed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If the answer is Yes to any of the above, please attach explanation.		
Are you a:	<input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Non-resident Alien <input type="checkbox"/> Resident Alien	<input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Non-resident Alien <input type="checkbox"/> Resident Alien

NAME AND ADDRESS OF NEAREST FRIEND / RELATIVE NOT LIVING WITH YOU (street, city, state, ZIP code)		YOUR
RELATIONSHIP	PHONE NUMBER	RELATIONSHIP
		PHONE NUMBER

(FOR LENDER USE ONLY: APPLICATION FOR CONSUMER LOAN, UNSECURED OR SECURED BY COLLATERAL.)

PART III - INFORMATION ABOUT YOUR WORK AND INCOME

APPLICANT

CO-APPLICANT (If answer is the same as applicant, write "same".)

NAME AND ADDRESS OF PRESENT EMPLOYER <input type="checkbox"/> SELF EMPLOYED	YRS. ON THIS JOB	NAME AND ADDRESS OF PRESENT EMPLOYER <input type="checkbox"/> SELF EMPLOYED	YRS. ON THIS JOB
YRS. EMPLOYED IN THIS LINE OF WORK / PROFESSION		YRS. EMPLOYED IN THIS LINE OF WORK / PROFESSION	
POSITION / TITLE / TYPE OF BUSINESS	BUSINESS PHONE (incl. area code)	POSITION / TITLE / TYPE OF BUSINESS	BUSINESS PHONE (incl. area code)
MONTHLY INCOME: \$		MONTHLY INCOME: \$	
NAME AND ADDRESS OF PREVIOUS EMPLOYER <input type="checkbox"/> SELF EMPLOYED	DATES (from - to)	NAME AND ADDRESS OF PREVIOUS EMPLOYER <input type="checkbox"/> SELF EMPLOYED	DATES (from - to)
MONTHLY INCOME \$		MONTHLY INCOME \$	
POSITION / TITLE / TYPE OF BUSINESS	BUSINESS PHONE (incl. area code)	POSITION / TITLE / TYPE OF BUSINESS	BUSINESS PHONE (incl. area code)
OTHER INCOME * SOURCE(S) \$ / mo.		OTHER INCOME * SOURCE(S) \$ / mo.	

* **OTHER INCOME:** Income from alimony, child support, or separate maintenance payments need not be revealed if you choose not to rely on it as a basis for repaying this obligation.

PART IV - INFORMATION ABOUT YOUR LIABILITIES: Tell about any accounts you wish to pay off or close.

Check here if additional debt is listed on an attached sheet.

PAY-OFF	CLOSE	CREDITOR	ACCOUNT NUMBER	AMOUNT OWED	MONTHLY PAYMENT	ACCOUNT HELD BY

PART V - You hereby apply for the loan or credit described in this application. You certify that you have made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that you did not omit any important information. You agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of your credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with your account. You understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. You further authorize Lender to provide any such insurer or investor any information and documentation that they may request with respect to your application, credit or loan.

Applicant's Signature _____	Date _____	Co-Applicant's Signature _____	Date _____
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To be completed by Loan Originator –

LOAN ORIGINATOR'S SIGNATURE	DATE	
LOAN ORIGINATOR'S NAME (print or type)	LOAN ORIGINATOR IDENTIFIER	LOAN ORIGINATOR'S PHONE NUMBER (including area code)
LOAN ORIGINATION COMPANY'S NAME	LOAN ORIGINATION COMPANY IDENTIFIER	LOAN ORIGINATION COMPANY'S ADDRESS

LENDER USE ONLY:

CONTINUATION SHEET/CONSUMER LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Consumer Loan Application. Mark **A** for Applicant or **C** for Co-Applicant.

APPLICANT:
CO-APPLICANT:

AGENCY CASE NUMBER:
LENDER CASE NUMBER:

I/We fully understand that it is a Federal crime punishable by fine or 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, Section 1001, et seq.

APPLICANT'S SIGNATURE	DATE	CO-APPLICANT'S SIGNATURE	DATE
X _____		X _____	



75 Main Street, Ware, MA 01082-2003

Phone 1-800-322-8233

www.countrybank.com

**Authorization for Verifications of
Employment, Income, Deposits and Loans**

I/We authorize Country Bank to verify my/our employment history, earnings record, depository information and credit history. If income is derived from sources typically verified through tax returns, I/we authorize Country Bank to submit Form #4506, Request for Copy of Tax Forms to the Internal Revenue Service.

Pursuant to the normal quality control and audit requirements of Country Bank, I/we further authorize such re-verification of employment, depository information, and credit history at any time while the Consumer Loan is outstanding. No additional costs will be incurred by me/us as a result of any re-verifications.

I/We agree to fully cooperate with Country Bank in the event of an audit.

It is understood that a photocopy of this form will also serve as my/our authorization.

Borrower

Application Date

Co-Borrower

Application Date



Rate Reduction Disclosure

Country Bank offers a 0.250 percentage point discount on certain Consumer Loans if the monthly payment is deducted from a Country Bank checking or statement savings account.

If the automatic deduction is terminated for any reason, the interest rate will increase by 0.250 percentage points for the remainder of the term, resulting in an increase in your monthly payment. If this happens, the monthly payment will be recalculated based on the outstanding balance, remaining term and increased interest rate.

Reasons for termination can include:

- Authorization is revoked by the Bank or the Customer(s)
- The deposit account is closed by the Bank or the Customer(s)
- There are insufficient funds in the deposit account for a total of three (3) payments over the term of the loan

You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

Overdraft Line of Credit Account Opening Disclosure

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Balance Transfers	<p>14% - if payment is NOT automatically deducted from a Country Bank account</p> <p>13.75%* - if payment is automatically deducted from Country Bank account</p> <p><i>*If the automatic deduction is terminated for any reason, the interest rate will increase by 0.250 percentage points for the remainder of the term, resulting in an increase in your monthly payment. If this happens, the monthly payment will be recalculated based on the outstanding balance, remaining term and increased interest rate</i></p>
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.01
Paying Interest	You will be charged interest from the date of each transaction

Fees	
Annual Fee	\$30 -This fee will be assessed annually on the anniversary date of the agreement, or at the time of payoff and closing of the Overdraft LOC if paid sooner
Penalty Fees	
<ul style="list-style-type: none"> • Late Fee 	10% of the late minimum payment or \$10, whichever is less
Other Fees	
<ul style="list-style-type: none"> • Returned Check Fee 	\$20

How We Will Calculate Your Balance: We calculate the interest charge on your account by applying the periodic rate to the “daily balance” of your account for each day in the billing cycle. To get the “daily balance” we take the beginning balance of your account each day, add any new advances or fee, and subtract any payments or credits. This calculates the daily balance.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.



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.



Joint Application Verification

Federal law requires that a person's intent to be a joint applicant be evidenced at the time of application. Please place a checkmark in the appropriate box below affirming your intentions and initial where indicated.

_____ If you intend to apply for joint credit, please initial here _____

_____ If you intend to apply for individual credit, please initial here _____


FACTS	What Does Country Bank Do With Your Personal information?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ~ Social Security number and income ~ account balances and payment history ~ credit history and credit scores When you are <i>no longer</i> our customer, we continue to share your information as described in <u>this notice</u> .
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Country Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Country Bank Share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes- information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes- information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call 800-322-8233 or go to www.countrybank.com or stop by any branch location.	



Connecting All Offices 800-322-8233
countrybank.com

(over)

Who we are	
Who is providing this notice?	Country Bank
What we do	
How does Country Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. In addition, our employees are bound by a code of ethics requiring confidential treatment of customer information.
How does Country Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ~ open an account or deposit money ~ pay your bills or apply for a loan ~ use your debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies
Why can't I limit all sharing	Federal law gives you the right to limit only <ul style="list-style-type: none"> ~ sharing for affiliates' everyday business purposes-information about your creditworthiness ~ affiliates from using your information to market to you ~ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ~ Country Bank has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ~ <i>Nonaffiliates we share information with can include; insurance companies, service providers, data processors, and advertisers.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ~ Our joint marketing partners can include companies such as other banks and insurance companies.
Other important information	
We will not share any information derived from deposit relationships with us about customers who reside in Massachusetts.	
	
<p>Connecting All Offices 800-322-8233 countrybank.com</p>	