

# 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		
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## 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)			YOU
RELATIONSHIP	PHONE NUMBER	RELATIONSHIP	PHONE NUMBER

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



**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



**CIP FORM**

In order to complete your profile, please provide us with the following information.

Name: \_\_\_\_\_

Residential Address: \_\_\_\_\_

\_\_\_\_\_

Mailing Address (if different than above): \_\_\_\_\_

\_\_\_\_\_

Social Security Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Mother's Maiden Name: \_\_\_\_\_

Home Telephone Number: \_\_\_\_\_

Cell Telephone Number: \_\_\_\_\_

Work Telephone Number: \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

Employer: \_\_\_\_\_

Type of ID: \_\_\_\_\_ ID#: \_\_\_\_\_

Place of Issuance: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Issue Date: \_\_\_\_\_ Country of Issuance: \_\_\_\_\_

**New Customer - Primary/Secondary ID**     **Existing Customer - Primary ID/Secondary ID:**

**Confirmation of Branch Personnel**

**Initials: \_\_\_\_\_ Branch: \_\_\_\_\_ Date: \_\_\_\_\_**

**Please return this form to the originating Loan Officer/Interviewer to scan, attach in Power Lender, and place in the loan file.**

**Risk Level: New Customer**

- Low**
- Medium**
- High**

**Existing Customer**     **Low**



**CIP FORM**

In order to complete your profile, please provide us with the following information.

Name: \_\_\_\_\_

Residential Address: \_\_\_\_\_  
\_\_\_\_\_

Mailing Address (if different than above): \_\_\_\_\_  
\_\_\_\_\_

Social Security Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Mother's Maiden Name: \_\_\_\_\_

Home Telephone Number: \_\_\_\_\_

Cell Telephone Number: \_\_\_\_\_

Work Telephone Number: \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

Employer: \_\_\_\_\_

Type of ID: \_\_\_\_\_ ID#: \_\_\_\_\_

Place of Issuance: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Issue Date: \_\_\_\_\_ Country of Issuance: \_\_\_\_\_

**New Customer - Primary/Secondary ID**     **Existing Customer - Primary ID/Secondary ID:**

**The customer must sign a Change of Address form if there any changes to the profile. Confirmation of Branch Personnel completing, updating, attaching IDs, & Change form.**

**Initials: \_\_\_\_\_ Branch: \_\_\_\_\_ Date: \_\_\_\_\_**

**Please return this form to the originating Loan Officer/Interviewer to scan, attach in Power Lender, and place in the loan file.**

**Risk Level: New Customer**     **Low**                      **Existing Customer**     **Low**  
 **Medium**  
 **High**



### **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 \_\_\_\_\_




<b>FACTS</b>	<b>What Does Country Bank Do With Your Personal information?</b>
<b>Why?</b>	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.
<b>What?</b>	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> .
<b>How?</b>	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?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes-</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share
<b>Questions?</b>	Call 800-322-8233 or go to <a href="http://www.countrybank.com">www.countrybank.com</a> or stop by any branch location.	



Connecting All Offices 800-322-8233  
[countrybank.com](http://countrybank.com)

(over)

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Country Bank
<b>What we do</b>	
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"> <li>~ open an account or deposit money</li> <li>~ pay your bills or apply for a loan</li> <li>~ use your debit card</li> </ul> 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"> <li>~ sharing for affiliates' everyday business purposes-information about your creditworthiness</li> <li>~ affiliates from using your information to market to you</li> <li>~ sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. <b>See below for more on your rights under state law.</b>
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>~ Country Bank has no affiliates.</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>~ <i>Nonaffiliates we share information with can include; insurance companies, service providers, data processors, and advertisers.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>~ Our joint marketing partners can include companies such as other banks and insurance companies.</li> </ul>
<b>Other important information</b>	
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>	