

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.



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 _____


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>	