



## CONSUMER LOAN WORKSHEET

**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"/> <input type="checkbox"/> <input type="checkbox"/>	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

FIRST NAME	MIDDLE INITIAL	LAST NAME
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		
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.		

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

FIRST NAME	MIDDLE INITIAL	LAST NAME
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		
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.		

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

Any outstanding judgements?  
Declared bankruptcy last 7 years?  
Property repossessed or foreclosed?  
Party in lawsuit?  
Pay Alimony or Child Support?  
Co-maker on obligation not listed?

☐ Yes ☐ No  
☐ Yes ☐ No  
☐ Yes ☐ No  
☐ Yes ☐ No  
☐ Yes ☐ No  
☐ Yes ☐ No

If the answer is Yes to any of the above, please attach explanation.

Are you a:

☐ U.S. Citizen  
☐ Non-resident Alien  
Resident Alien

#### CO-APPLICANT

☐ Yes ☐ No  
☐ Yes ☐ No  
☐ Yes ☐ No  
☐ Yes ☐ No  
☐ Yes ☐ No  
☐ Yes ☐ No

☐ U.S. Citizen  
☐ Non-resident Alien  
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)

**PART III - INFORMATION ABOUT YOUR WORK AND INCOME**
**APPLICANT**

NAME AND ADDRESS OF PRESENT EMPLOYER <input type="checkbox"/> SELF EMPLOYED	YRS. ON THIS JOB
	YRS. EMPLOYED IN THIS LINE OF WORK / PROFESSION

POSITION / TITLE / TYPE OF BUSINESS	BUSINESS PHONE (incl. area code)
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MONTHLY INCOME: \$

NAME AND ADDRESS OF PREVIOUS EMPLOYER <input type="checkbox"/> SELF EMPLOYED	DATES (from - to)
	MONTHLY INCOME \$

POSITION / TITLE / TYPE OF BUSINESS	BUSINESS PHONE (incl. area code)
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 OTHER INCOME \* SOURCE(S)  
\$ / mo.

**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
	YRS. EMPLOYED IN THIS LINE OF WORK / PROFESSION

POSITION / TITLE / TYPE OF BUSINESS	BUSINESS PHONE (incl. area code)
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MONTHLY INCOME: \$

NAME AND ADDRESS OF PREVIOUS EMPLOYER <input type="checkbox"/> SELF EMPLOYED	DATES (from - to)
	MONTHLY INCOME \$

POSITION / TITLE / TYPE OF BUSINESS	BUSINESS PHONE (incl. area code)
-------------------------------------	----------------------------------

 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

**To be completed by Loan Originator -**

LOAN ORIGINATOR'S SIGNATURE

DATE

**X**

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 <b>A</b> for Applicant or <b>C</b> for Co-Applicant.	APPLICANT:	AGENCY CASE NUMBER:
	CO-APPLICANT:	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 _____	



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## 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 *no longer* our customer, we continue to share your information as described in this notice.

#### 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?
<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

#### Questions?

Call 800-322-8233 or go to [www.countrybank.com](http://www.countrybank.com) or stop by any branch location.

## Who we are

Who is providing this notice?	Country Bank
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## What we do

How does Country Bank protect my personal information?	<p>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.</p> <p>In addition, our employees are bound by a code of ethics requiring confidential treatment of customer information.</p>
How does Country Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <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 credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>● <i>Country Bank has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>● <i>Country Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>● <i>Our joint marketing partners include companies such as other banks and insurance companies.</i></li> </ul>

## Other important information

We will not share any information derived from deposit relationships with us about customers who reside in Massachusetts.