



### **Information needed at time of Auto Loan:**

- Application or Consumer Worksheet
- Authorization for Verification
- Rate Reduction Disclosure
- Purchase and Sales Agreement or Bill of Sale (if private sale)
- Maximum 80% Loan to Nada Value & \$50,000 loan amount (exceptions can be made)  
(All forms must be signed and dated by all applicants)

#### **Standard Underwriting:**

- Two most recent paystubs
- Social Security/Pension-Letter of Benefits/verification of most recent direct deposit
- Most Recent W2
- Self- Employed - Most recent Federal and Business Tax Returns signed by Applicants

#### **Prior to Closing:**

- Insurance Binder
- RTA Form filled out and stamped by Insurance Company (Purchase)
- Payoff Quote for current loan ~ good for at least 10 days (Refinance)

#### **At Closing:**

- \$25.00 check made payable to RMV (Refinance)
- Title Amendment Form needs to be Completed (Refinance)

#### **Insurance Binder:**

- All borrowers listed on Binder
- Year, Make Model and Vin #
- Country Bank as Lienholder:  
**Country Bank for Savings, 15 South Street, Suite C, Ware, MA01082**
- Max Deductible cannot be more than \$1,000

#### **RTA Form must include:**

- Year, Make Model and Vin #
- All owners of the vehicle
- Country Bank as Lienholder:  
**Country Bank for Savings, 15 South Street, Suite C, Ware, MA01082**
- Lienholder Code: CO1239
- Insurance Company Stamp

**Title Amendment Form:**

- Adding Lienholder complete sections, A, B, D
- Changing Information complete sections, A, C, D

For Private Sale: if the vehicle currently has a lien on it, the seller must provide the current Lienholder authorization to mail the Title to Country Bank at the time the loan is paid off. This is done via the Country Bank Private Sale Payoff Letter.

VSI (Vendor Single Interest Insurance) is required. Currently, the VSI Fee is \$65.00 and is financed as part of the loan amount.

If payment is automatically deducted from a new or existing Country Bank checking or savings account, the rate will be reduced by 0.250 percentage points, new accounts must be opened prior to closing.

**NOTE: The reduction in rate will be removed upon accumulation of three late payments, the revocation of the auto transfer or the closing of the deposit account used to make the monthly loan payment.**

## 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"/> 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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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 Resident Alien	<input type="checkbox"/> U.S. Citizen <input type="checkbox"/> 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.)



**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:

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 _____	



15 South Street, Suite C, 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.

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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

## 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

- 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

- 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.

- *Country Bank has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Country Bank does not share with our nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *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.

Connecting All Offices 800-322-8233  
countrybank.com



## Overdraft Line of Credit Account Opening Disclosure

Interest Rate and Interest Charges	
<b>Annual Percentage Rate (APR) for Balance Transfers</b>	<p><b>14%</b> - if payment is NOT automatically deducted from a Country Bank account</p> <p><b>13.75%*</b> - 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>
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$0.01
<b>Paying Interest</b>	You will be charged interest from the date of each transaction

Fees	
<b>Annual Fee</b>	\$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
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>• <b>Late Fee</b></li> </ul>	10% of the late minimum payment or \$10, whichever is less
<b>Other Fees</b>	
<ul style="list-style-type: none"> <li>• <b>Returned Check Fee</b></li> </ul>	\$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.



## Automatic Transfer Form

**Date:**

**Type:** New Order

**Start Date:** This automatic transfer is to begin on \_\_\_\_\_ and is to continue until further notice.

**NOTE: Loans are not permitted to be paid off via automatic transfer.**

I authorize Country Bank to withdraw from Account # \_\_\_\_\_ to:  
 Make monthly payments to Loan# \_\_\_\_\_ with \$ \_\_\_\_\_ additional applied to my principal balance.

I authorize Country Bank to make monthly payments to Loan # \_\_\_\_\_ with \$ \_\_\_\_\_ additional applied to my principal balance and to initiate, if necessary, credit entries and adjustments for any debit entries made in error to my account at the following financial institution:

Routing #	Account #	Account Type: Checking
Bank Name:	Street Address:	
City:	State:	Zip Code:

**(Please attach a voided check or account verification letter from your Financial Institution.)**

**Special Instructions:**

If 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.

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

**Authorization:** I hereby authorize you to make the transfer(s) indicated above until I have notified Country Bank in writing to terminate the authorization in such a manner that affords Country Bank a reasonable opportunity to act on it. If this agreement changes any prior authorization between you and me, the prior authorization is hereby cancelled, and I instruct you to follow this authorization. I further acknowledge that you have no responsibility to contact me when the above transfer(s) occur(s). I understand that I can call you to find out whether or not the transfer has been made. I understand that any transfers that are scheduled to take place on a weekend or holiday will take place *on the business day preceding the weekend or holiday*. I understand that it is my responsibility to have sufficient funds available in my account on the transfer date(s) in order for you to make the automatic payment(s). I acknowledge that if sufficient funds are not available in my account to cover the amount of the transfer(s), the automatic payment may not be made. I further acknowledge that the Financial Institution will not be liable for any charges, including but not limited to, any charges related to items returned because of insufficient funds, or for any late charges or additional interest if this authorization is for automatic loan payment(s).

\_\_\_\_\_  
Customer Signature

\_\_\_\_\_  
Customer Printed Name

\_\_\_\_\_  
Bank Employee Signature

\_\_\_\_\_  
Branch Employee Printed Name



Automatic Transfer Form

**Revocation:** I hereby revoke the automatic transfer authorization referenced above.

\_\_\_\_\_  
Customer Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Date Received

**Automatic Transfer Form**

**Date:** \_\_\_\_\_

**Type:** New Order

**Start Date:** This automatic transfer is to begin on [Click here to enter a date.](#) and is to continue until further notice.

**NOTE: Loans are not permitted to be paid off via automatic transfer.**

I authorize Country Bank to withdraw from Account # \_\_\_\_\_ to:

- Transfer \$ \_\_\_\_\_ to Account # \_\_\_\_\_ on \_\_\_\_\_ basis. If weekly/bi-weekly, please specify day:
- Make monthly payments to Loan # \_\_\_\_\_ with \$ \_\_\_\_\_ additional applied to my principal balance.
- Make annual Safe Deposit Box rental payments to Box # \_\_\_\_\_
- Make twelve monthly payments of \$ \_\_\_\_\_ for purchase of Remote Deposit Capture scanner.
- (HR Use Only) Make monthly payments for my retirement insurance benefits.

I authorize Country Bank to make monthly payments to Loan # \_\_\_\_\_ with \$ \_\_\_\_\_ additional applied to my principal balance and to initiate, if necessary, credit entries and adjustments for any debit entries made in error to my account at the following financial institution:

Routing #	Account #	Account Type:
	Bank Name:	Street Address:
City:	State:	Zip Code:

**(Please attach a voided check or account verification letter from your Financial Institution.)**

**Special Instructions:**

**Authorization:** I hereby authorize you to make the transfer(s) indicated above until I have notified Country Bank in writing or telephone to terminate the authorization in such a manner that affords Country Bank a reasonable opportunity to act on it. If this agreement changes any prior authorization between you and me, the prior authorization is hereby cancelled, and I instruct you to follow this authorization. I understand that I can call you to find out whether or not the transfer has been made. I understand that any transfers that are scheduled to take place on a weekend or holiday will take place **on the business day preceding the weekend or holiday**. I understand that it is my responsibility to have sufficient funds available in my account on the transfer date(s) in order for you to make the automatic payment(s). I acknowledge that if sufficient funds are not available in my account to cover the amount of the transfer(s), the automatic payment may not be made. I further acknowledge that the Financial Institution will not be liable for any charges, including but not limited to, any charges related to items returned because of insufficient funds, or for any late charges or additional interest if this authorization is for automatic loan payment(s). **In order for revocation to be in effect for ACH auto transfers, I understand that I must notify Country Bank at least 3 business days in advance of the payment date.**

\_\_\_\_\_  
Customer Signature

\_\_\_\_\_  
Customer Printed Name

\_\_\_\_\_  
Bank Employee Signature

\_\_\_\_\_  
Bank Employee Printed Name

**Revocation:** I hereby revoke the automatic transfer authorization referenced above.

\_\_\_\_\_  
Customer Signature

Date

\_\_\_\_\_  
Employee Signature

Date Received

\_\_\_\_\_  
CB Address

Telephone Number