

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
- o Social Security/Pension-Letter of Benefits/verification of most recent direct deposit
- Most Recent W2
- o 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 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, MA 01082

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, MA 01082

- 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

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

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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.	POSITION	(/TITLE/TI	PE OF BUSINESS BU		POSIT	ON / TITLE / TYPE OF BU	SINESS	BUSINESS P	
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 OWED PAYMENT ACCOUNTHELD BY ACCOUNT NUMBER OWED PAYMENT ACCOUNTHELD 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 subtracted 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 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 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 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 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 To be completed by Loan Originator – LOAN ORIGINATION COMPANY'S NAME (Including sine code)	\$		/ mo. IE: Income from alimony, child su	pport, or separate maintena	s	/ m	0.		on it as a basis
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 Co-Applicant's Signature Date LOAN ORIGINATOR'S NAME (print or type) LOAN ORIGINATOR'S NAME (print or type) LOAN ORIGINATION COMPANY'S NAME LOAN ORIGINATION COMPANY'S ADDRESS	PARTI	V -!NFOF	RMATION ABOUT YOUR LIABILIT	•	nts you	wish to pay off or clo	ose.		
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	CONTINUATION SHEET/CONSUMER LOAN APPLICATION	
Use this continuation sheet if you need more space to complete the Consumer	APPLICANT:	AGENCY CASE NUMBER
Loan Application, Mark A for Applicant or C for Co-Applicant	CO-APPLICANT:	LENDER CASE NUMBER:

IWe fully understand that it is a Federal criting 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

CC-APPLICANT'S SIGNATURE

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
S. 1	
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

ceived these disclosures or signed a loan application.	

You are not required to complete this agreement merely because you have



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?
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.

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.

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 Lin	e of Credit Account Opening Disclosure
Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Balance Transfers	14% - if payment is NOT automatically deducted from a Country Bank account
	13.75%* - if payment is automatically deducted from Country Bank 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
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 • Late Fee	10% of the late minimum payment or \$10, whichever is less
Other Fees Returned Check Fee	\$20

<u>How We Will Calculate Your Balance:</u> 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.

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



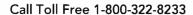
Automatic Transfer Form

Automatic	Transfer Form
Date:	Type: New Order
Start Date: This automatic transfer is to begin on NOTE: Loans are not permitted to be paid off via	and is to continue until further notice. a 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 paymer applied to my principal balance and to initiate, i entries made in error to my account at the followin Routing # Account Bank Name:	if necessary, credit entries and adjustments for any debiting financial institution:
City:	Street Address: State: Zip Code:
(Please attach a voided check or account vo	erification letter from your Financial Institution.)
Special Instructions:	
If automatic deduction is terminated for any reason, the the remainder of the term, resulting in an increase in y	ne interest rate will increase by 0.250 percentage points for your monthly payment.
 Reasons for termination can include: Authorization is revoked by the Bank or the Cu The deposit account is closed by the Bank or the There are insufficient funds in the deposit according 	
in writing to terminate the authorization in such a maract on it. If this agreement changes any prior authorized hereby cancelled, and I instruct you to follow this responsibility to contact me when the above transfer whether or not the transfer has been made. I understate weekend or holiday will take place on the business day my responsibility to have sufficient funds available in rethe automatic payment(s). I acknowledge that if suffamount of the transfer(s), the automatic payment may be liable for any charges, including because of insufficient funds, or for any late charges loan payment(s). Customer Signature	ansfer(s) indicated above until I have notified Country Bank anner that affords Country Bank a reasonable opportunity to porization between you and me, the prior authorization is authorization. I further acknowledge that you have noter(s) occur(s). I understand that I can call you to find out and that any transfers that are scheduled to take place on a sy preceding the weekend or holiday. I understand that it is my account on the transfer date(s) in order for you to make a ficient funds are not available in my account to cover the ay not be made. I further acknowledge that the Financial group but not limited to, any charges related to items returned or additional interest if this authorization is for automatic customer Printed Name
Bank Employee Signature	Branch Employee Printed Name



<u>Automatic Transfer Form</u>

Customer Signature	Date





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:
Make monthly payments to Loan # with \$ acMake annual Safe Deposit Box rental payments to Box	of Remote Deposit Capture scanner.
	т и м то т т т т т т т т т т т т т т т т т
I authorize Country Bank to make monthly payments to balance and to initiate, if necessary, credit entries and account at the following financial institution:	Loan # with \$ additional applied to my principal d adjustments for any debit entries made in error to my
Routing # Account # Acc	count Type:
_ =	reet Address:
City: State:	Zip Code:
(Please attach a voided check or account verif	ication letter from your Financial Institution.)
Special Instructions:	
telephone to terminate the authorization in such a manner that aft agreement changes any prior authorization between you and me, follow this authorization. I understand that I can call you to find or any transfers that are scheduled to take place on a weekend or holi or holiday. I understand that it is my responsibility to have sufficier you to make the automatic payment(s). I acknowledge that if suffict the transfer(s), the automatic payment may not be made. I further a charges, including but not limited to, any charges related to items additional interest if this authorization is for automatic loan payments. I understand that I must notify Country Bank at least 3	the prior authorization is hereby cancelled, and I instruct you to ut whether or not the transfer has been made. I understand that iday will take place on the business day preceding the weekend at funds available in my account on the transfer date(s) in order for cient funds are not available in my account to cover the amount of acknowledge that the Financial Institution will not be liable for any returned because of insufficient funds, or for any late charges or ment(s). In order for revocation to be in effect for ACH auto
Customer Signature	Customer Printed Name
	- F
Bank Employee Signature	Bank Employee Printed Name
Revocation: I hereby revoke the automatic transfer author	ization referenced above.
Customer Signature	Date
Employee Signature	Date Received
CR Address	Telephone Number