

CLAY COUNTY STATE BANK - CREDIT APPLICATION

Lock Box 248 • Phone (618) 665-3314 • Louisville, IL 62858

Check
Appropriate
Box

IMPORTANT: Read these directions before completing this Application.

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 only Sections A and D. If the requested credit is to be secured, also complete the first part of Section C and Section E.

If you are applying for joint credit with another person, complete all Sections except E, providing information in B about the joint applicant. If the requested credit is to be secured, then complete Section E.

We intend to apply for joint credit. _____
Applicant Initials Co-Applicant Initials

If you are applying for individual credit, but are 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 Sections except E to the extent possible, providing information in B about the person on whose alimony, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section E.

Amount Requested
\$ _____

Proceeds of Credit
To be Used For _____

SECTION A--INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): _____ Birthdate: _____
Present Street Address: _____ Years there: _____
City: _____ State: _____ Zip: _____ Telephone: _____
Social Security No: _____ Driver's License No: _____
Previous Street Address: _____ Years there: _____
City: _____ State: _____ Zip: _____
Present Employer: _____ Years there: _____ Telephone: _____
Position or title: _____ Name of supervisor: _____
Employer's Address: _____
Previous Employer: _____ Years there: _____
Previous Employer's Address: _____
Present net salary or commission: \$ _____ per _____ No. Dependents: _____ Ages: _____

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: court order written agreement oral understanding

Other income: \$ _____ per _____ Source(s) of other income: _____

Is any income listed in this Section likely to be reduced before the credit requested is paid off? Yes No

(If yes explain in detail on a separate sheet.)

Have you ever received credit from us? _____ When? _____

Checking Account No.: _____ Institution: _____

Savings Account No.: _____ Institution: _____

Name of nearest relative not living with you: _____ Telephone: _____

Relationship: _____ Address: _____

SECTION B--INFORMATION REGARDING JOINT APPLICANT, OR OTHER PARTY (Use separate sheet if necessary.)

Full Name (Last, First, Middle): _____ Birthdate: _____
Relationship to Applicant (if any): _____
Present Street Address: _____ Years there: _____
City: _____ State: _____ Zip: _____ Telephone: _____
Social Security No: _____ Driver's License No: _____
Present Employer: _____ Years there: _____ Telephone: _____
Position or title: _____ Name of supervisor: _____
Employer's Address: _____
Previous Employer: _____ Years there: _____
Previous Employer's Address: _____
Present net salary or commission: \$ _____ per _____ No. Dependents: _____ Ages: _____

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: court order written agreement oral understanding

Other income: \$ _____ per _____ Source(s) of other income: _____

Is any income listed in this Section likely to be reduced before the credit requested is paid off? Yes No

(If yes explain in detail on a separate sheet.)

Checking Account No.: _____ Institution: _____

Savings Account No.: _____ Institution: _____

Name of nearest relative not living with you: _____

Joint Applicant or Other Party: _____ Telephone: _____

Relationship: _____ Address: _____

SECTION C--MARITAL STATUS

(Do not complete if this is an application for individual unsecured credit.)

Applicant: Married Separated Unmarried (including single, divorced, and widowed)

Other Party: Married Separated Unmarried (including single, divorced, and widowed)

SECTION D--ASSET AND DEBT INFORMATION (If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A." If Section B was not completed, only give information about the Applicant in this Section.)

INDEBTEDNESS	LENDING INSTITUTION	DATE INCURRED	ORIGINAL AMOUNT	MONTHLY PAYMENT	PRESENT BALANCE	AMOUNT PAST DUE
Mortgage or Rental						
Automobile						

(Credit References)

- _____
- _____

Are you a co-maker, endorser, or guarantor on any loan or contract? Yes No If "yes" for whom? _____ To whom? _____

Are there any unsatisfied judgments against you? Yes No Amount \$ _____ If "yes" to whom owed? _____

Have you been declared bankrupt in the last 14 years? Yes No If "yes" where? _____ Year _____

Other Obligations--(E.g., liability to pay alimony, child support, separate maintenance. (Use separate sheet if necessary.) _____

SECTION E --SECURED CREDIT (Complete only if credit is to be secured.) Briefly describe the property to be given as security.

Name of co-owner(s) of property: _____

FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product or annuity in connection with this extension of credit. **FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:**

- My purchase of an insurance product or annuity from you or from any of your affiliates; or
- My agreement not to obtain, or a prohibition on me from obtaining, an insurance product or annuity from an affiliated entity.

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Applicant's Signature _____

Date _____

Other Signature
(Where Applicable) _____

Date _____

FOR BANK USE ONLY

Repayment Plan _____

Terms _____

A.P.R. _____

Credit Bureau Report:	
[REDACTED]	
Title Loan:	Insurance Carrier:

Comments: _____

Approved _____

Date _____

Nor Approved _____

Applicant Notified _____

By _____