

# Credit Application

**Federal Consumer Credit Disclosures:** An insurance product or annuity may be offered to you. If you purchase an insurance product or an annuity: (1) The insurance product or annuity is not a deposit or other obligation of, or guaranteed by, this institution or our affiliate(s); (2) with exception of Federal Flood Insurance or Federal Crop Insurance, the insurance product or annuity is not insured by the Federal Deposit Insurance Corporation or any other agency of the United States, this institution, or our affiliate(s); and (3) In the case of an insurance product or annuity that involves an investment risk, there is investment risk associated with the insurance product, including the possible loss of value. If an insurance product or annuity is offered we cannot condition an extension of credit on either of the following: (1) Your purchase of an insurance product or annuity from us or any of our affiliates; or, (2) Your agreement not to obtain, or prohibition on you from obtaining, an insurance product or annuity from an unaffiliated entity.

**Creditor**

("You" means Applicant, *et al*; and "We" means Creditor)

**Important Information to Applicant(s).** 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 applies for a loan or opens an account. **What this means for you.** When you apply for a loan or 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. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law. **Read each instruction carefully before completing this form.**

**For Creditor Use**

Account No.	Class No.	Date Received
-------------	-----------	---------------

**1. Type of Application**

Check only one of the three types:

**Individual Credit** - You are relying solely on your income or assets.

**Individual Credit** - You are relying on your income or assets as well as income or assets from other sources.

**Joint Credit** - By initialing below, you intend to apply for "joint credit".

Applicant \_\_\_\_\_

Joint Applicant \_\_\_\_\_

**2. Type of Requested Credit**

Application Date	Amount \$	Financing Type <input type="checkbox"/> New <input type="checkbox"/> Refinance <input type="checkbox"/> Modification	No. of Months	Repayment Interval <input type="checkbox"/> Monthly <input type="checkbox"/>	First Payment Date
<b>Credit Type</b> <input type="checkbox"/> Line of Credit <input type="checkbox"/> Loan <input type="checkbox"/> Sale <input type="checkbox"/> Lease	<b>Loan Purpose</b> <input type="checkbox"/> Agricultural <input type="checkbox"/> Business <input type="checkbox"/> Consumer	<b>Security for Credit</b> <input type="checkbox"/> Unsecured <input type="checkbox"/> Secured	<b>Proceeds of Credit to Be Used for</b> <input type="checkbox"/> To purchase property that will secure your credit <input type="checkbox"/> To purchase property that is a residential dwelling and is not real estate <input type="checkbox"/> To finance home improvements to a residential dwelling <input type="checkbox"/> Other ( <i>describe</i> ):		

**Applicant**

**3. Applicant Information**

**Joint Applicant or Other Party**

<b>Full Name (First, Middle, Last)</b>			<b>Full Name (First, Middle, Last)</b>		
<b>Gov't ID Type</b>	<b>Gov't ID No.</b>	<b>Gov't ID Issued By</b>	<b>Gov't ID Type</b>	<b>Gov't ID No.</b>	<b>Gov't ID Issued By</b>
<b>Gov't ID Issue Date</b>	<b>Gov't ID Exp. Date</b>	<b>Date of Birth</b>	<b>Gov't ID Issue Date</b>	<b>Gov't ID Exp. Date</b>	<b>Date of Birth</b>
<b>Soc. Sec. No.</b>	<b>Primary Phone</b> <input type="checkbox"/> Cell	<b>Second Phone</b> <input type="checkbox"/> Cell	<b>Soc. Sec. No.</b>	<b>Primary Phone</b> <input type="checkbox"/> Cell	<b>Second Phone</b> <input type="checkbox"/> Cell
<b>Email Address:</b>			<b>Email Address:</b>		
<b>Present Address</b> <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. of Yrs.:			<b>Present Address</b> <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. of Yrs.:		
<b>Previous Address</b> <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. of Yrs.:			<b>Previous Address</b> <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. of Yrs.:		
<b>Dependents</b> No.: Ages:			<b>Dependents</b> No.: Ages:		
<b>Nearest Relative (not living with you)</b> Name: Address: Telephone: <input type="checkbox"/> Cell			<b>Nearest Relative (not living with you)</b> Name: Address: Telephone: <input type="checkbox"/> Cell		
<b>Your Relationship to us (or our affiliate)</b> <input type="checkbox"/> None <input type="checkbox"/> Employee <input type="checkbox"/> Insider (Shareholder, Director, Officer)			<b>Your Relationship to us (or our affiliate)</b> <input type="checkbox"/> None <input type="checkbox"/> Employee <input type="checkbox"/> Insider (Shareholder, Director, Officer)		
<b>Have you ever received credit from us?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when: office/branch:			<b>Have you ever received credit from us?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when: office/branch:		

**4. Asset and Debt Information**

*If the "Joint Applicant" or "Other Party" Sections were completed, this Section should be completed by giving information about both the Applicant, and the Joint Applicant or Other Party, if applicable.*

**Assets Owned**

Type of Asset or Description	Account Number	Current Market Value	Remaining Balance of Lien <i>(Enter "0" if none)</i>	Asset Owner's Name
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
<input type="checkbox"/> Amounts from Continuation Form		\$	\$	
<b>Total Assets</b>		\$	\$	

**Outstanding Debts** *(This section should be charge accounts, installment contracts, credit cards, rent, mortgages and other obligations.)*

Creditor Name	Type of Debt, or Account Number	Original Amount	Present Balance	Monthly Payment	Debtor's Name	Past Due (Yes/No)
Landlord	<input type="checkbox"/> Rent Payment			\$		
	<input type="checkbox"/> Mortgage	\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
<input type="checkbox"/> Amounts from Continuation Form		\$	\$	\$		
<b>Total Debts</b>		\$	\$	\$		

Credit References - Name	Original Amount Borrowed	Date Paid in Full
	\$	
	\$	
	\$	

<i>Applicant</i>	<b>5. Employment Information</b>	<i>Joint Applicant or Other Party</i>
<b>1st Employer:</b> <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address:  Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		<b>1st Employer:</b> <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address:  Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:
<b>2nd Employer:</b> <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address:  Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		<b>2nd Employer:</b> <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address:  Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:
<b>3rd Employer:</b> <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address:  Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		<b>3rd Employer:</b> <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address:  Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:

<i>Applicant</i>	<b>6. Other Income</b>	<i>Joint Applicant or Other Party</i>
<b>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.</b>  Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court order <input type="checkbox"/> Written agreement <input type="checkbox"/> Oral understanding		<b>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.</b>  Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court order <input type="checkbox"/> Written agreement <input type="checkbox"/> Oral understanding
<b>Other Income:</b> \$ per Month Source:		<b>Other Income:</b> \$ per Month Source:
<b>Is any income listed in Sections 4, 5 or 6 likely to be reduced before the credit is paid off:</b> <input type="checkbox"/> Yes (Explain in section 10.) <input type="checkbox"/> No		<b>Is any income listed in Sections 4, 5 or 6 likely to be reduced before the credit is paid off:</b> <input type="checkbox"/> Yes (Explain in section 10.) <input type="checkbox"/> No

<i>Applicant</i>	<b>7. Other Obligations</b>	<i>Joint Applicant or Other Party</i>
<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount: \$ For whom: To whom:	Are you a co-maker, endorser, co-signer, surety, or guarantor on any loan, contract or other obligation?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount: \$ For whom: To whom:
<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount per month: \$ To whom:	Are there any unsatisfied judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount per month: \$ To whom:
<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Where: Year:	Have you been declared bankrupt in the last 10 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Where: Year:
<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount per month: \$ To whom:	Are you obligated to make Alimony, Support or Maintenance Payments?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount per month: \$ To whom:

<b>8. Property Information (if secured)</b>		
<b>Property Type</b> <input type="checkbox"/> Boat or Vessel <input type="checkbox"/> Certificate of Deposit <input type="checkbox"/> Deposit Account <input type="checkbox"/> Manufactured Home <input type="checkbox"/> Motor Vehicle <input type="checkbox"/>	<b>Property Description</b>  <input type="checkbox"/> Residential Dwelling <input type="checkbox"/> Homestead Property	<b>Property Location and Address</b>
<b>Primary Use of Property</b> <input type="checkbox"/> Agricultural <input type="checkbox"/> Business <input type="checkbox"/> Consumer	<b>Property Owner(s) Names &amp; Addresses</b>	

Applicant	9. Marital Status	Joint Applicant or Other Party
<p><b>Leave blank, unless:</b>            (1) the credit will be secured, or            (2) you reside in a community property state, or            (3) you are relying on property, located in a community property state, as a basis for repayment.</p> <p><input type="checkbox"/> Married  <input type="checkbox"/> Separated  <input type="checkbox"/> Unmarried (including single, divorced, widowed)</p>		<p><b>Leave blank, unless:</b>            (1) the credit will be secured, or            (2) you reside in a community property state, or            (3) you are relying on property, located in a community property state, as a basis for repayment.</p> <p><input type="checkbox"/> Married  <input type="checkbox"/> Separated  <input type="checkbox"/> Unmarried (including single, divorced, widowed)</p>

**10. Additional Information or Explanations**

**11. Notices**

**California Residents.** Each applicant, if married, may apply for a separate account.

**New York Residents.** A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

**Ohio Residents.** The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.  
 Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Texas Residents.** The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

**Wisconsin Residents.** Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes § 766.59 or a court decree under Wisc. Statutes § 766.70 adversely affects the interests of the Creditor unless the Creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the Creditor is incurred.  
 For Married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the Creditor may be required by law to give notice of this transaction to my spouse.

**12. Certifications, Authorizations and Signatures**

You certify that everything you have stated in this Credit Application and on any other documents submitted to us are true and correct to the best of your knowledge. You understand that you must update the information contained in this Credit Application if either your financial condition materially changes or we make a request to you orally or in writing. You understand that we will retain this Credit Application whether or not it is approved.

You authorize us to request one or more consumer reports, to check and verify your credit and employment history, and to answer questions others may ask us about our credit experience with you.

You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of prerecorded/artificial voice messages or an automatic dialing device.

**Electronic Signature.** If checked, You further agree that you have signed this *Credit Application* with one or more electronic signatures. You intend your electronic signature to have the effect of your written ink signature. You viewed and read the entire *Credit Application* and notices before you signed it. You received a paper copy of this *Credit Application* after it was signed. You understand that this *Credit Application* is in the electronic form that we will keep. We may rely on, and enforce, this *Credit Application* in the electronic form or as a paper version of the electronic form.

Applicant Signature	Date	Joint Applicant, or Other Party, Signature	Date
(if applicable)			

Notice: It is a federal crime punishable by fine, 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 § 1001, *et seq.*

**Mortgage Loan Originator Information**

If this *Credit Application* is secured by a consumer's residential dwelling that is owned by you, we may be required under federal or state law to disclose our mortgage loan origination identification number(s), which are as follows, if applicable:

- ◆ Mortgage Loan Originator Name and Identifier:
- ◆ Mortgage Loan Origination Company Name and Identifier:

For Creditor Use					
Date Received	Received By	Date Action Taken	Action Taken By	Action Taken	Reason Code(s)

JOINT  
 INDIVIDUAL

**MONTHLY CASH FLOW FOR** \_\_\_\_\_

<u>NET MONTHLY INCOME</u>	<u>AMOUNT</u>	<u>SOURCE</u>
Salary (Take-home pay)	_____	_____
Spouses Salary (Take-home pay)	_____	_____
Interest & Dividends	_____	_____
Bonuses	_____	_____
Commissions	_____	_____
Royalties	_____	_____
Rentals	_____	_____
Alimony	_____	_____
Child Support	_____	_____
Other Income	_____	_____
<b>TOTAL:</b>	_____	

(NOTE: 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)

<u>MONTHLY PAYMENTS</u>	<u>AMOUNT</u>	<u>PAYABLE TO</u>
<input type="checkbox"/> Rent or Mortgage	_____	_____
<input type="checkbox"/> 2nd Mortgage	_____	_____
<input type="checkbox"/> Alimony	_____	_____
<input type="checkbox"/> Child Support	_____	_____
Utilities	_____	phone, gas, cable & electric
** Food (\$100/person)	_____	_____
<input type="checkbox"/> Vehicle Payments	_____	_____
Insurance	_____	house, car & life
Taxes	_____	real estate & property
Medical Bills	_____	_____
Misc (20% of income)	_____	_____
<input type="checkbox"/> Credit Cards	_____	_____
<input type="checkbox"/> Other Monthly Payments	_____	_____
<b>TOTAL:</b>	_____	

TOTAL INCOME	_____
LESS TOTAL PAYMENTS	_____
NET BALANCE	_____
AMT. THIS PAYMENT	_____
REMAINING INCOME	_____

DATE \_\_\_\_\_  
SIGNATURE \_\_\_\_\_  
SIGNATURE \_\_\_\_\_

\*\* You may use as a guideline  
Please use an average monthly income and payment. (for example if you receive income in one lump sum divide the sum by twelve months for a monthly income. This applies to payments made also.)

Monthly Payments:	=	=	%
Net Income:	=		
This Ratio should not exceed 50%			
***** For Internal Use Only*****			

Please keep this for your records.

## **Federal Consumer Credit Disclosures**

**CREDIT DISCLOSURES:** An insurance product or annuity may be offered to you. If you purchase an insurance product or an annuity: (1) The insurance product or annuity is not a deposit or other obligation of, or guaranteed by, this institution or our affiliate(s); (2) with exception of Federal Flood Insurance or Federal Crop Insurance, the insurance product or annuity is not insured by the Federal Deposit Insurance Corporation or any other agency of the United States, this institution, or our affiliate(s); and (3) In the case of an insurance product or annuity that involves an investment risk, there is investment risk associated with the insurance product, including the possible loss of value. If an insurance product or annuity is offered we cannot condition an extension of credit on either of the following: (1) Your purchase of an insurance product or annuity from us or any of our affiliates; or, (2) Your agreement not to obtain, or prohibition on you from obtaining, an insurance product or annuity from an unaffiliated entity.

**FACTS****WHAT DOES BANK OF HAYS AND ITS BRANCHES DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and Income</li> <li>■ Account Balances and Payment Histories</li> <li>■ Credit History and Credit Scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 Bank of Hays chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of Hays 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	No	We Don't Share
<b>For joint marketing with other financial companies</b>	No	We Don't Share
<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 785-621-2265 or go to [www.bankofhays.com](http://www.bankofhays.com)

## Who we are

### Who is providing this notice?

Bank of Hays and its branches: Hanston State Bank, Bank of Lewis, Farmers State Bank Jetmore

## What we do

### How does Bank of Hays 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.

We restrict access to your personal information to employees who need to know that information to provide products or services to you.

### How does Bank of Hays 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 Credit or 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.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Bank of Hays, Hanston State Bank, Bank of Lewis, and Farmers State Bank Jetmore does not share with our affiliates.*

### Nonaffiliates

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

- *Bank of Hays, Hanston State Bank, Bank of Lewis, and Farmers State Bank Jetmore does not share with non-affiliates so they can market to you.*

### Joint marketing

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

- *Bank of Hays, Hanston State Bank, Bank of Lewis, and Farmers State Bank Jetmore does not jointly market.*

## Other important information

None.