



724-969-1010

Consumer Loan Application

BRANCH OFFICE _____

Individual Joint

We intend to apply for Joint Credit

Amount Requested _____ Term _____

Loan Type Credit Line Home Equity Home Equity Line of Credit
Installment Loan

Auto Other _____

Purpose of Loan _____

Applicant _____ Date _____ Co-Applicant _____ Date _____

PLEASE TELL US ABOUT YOURSELF (APPLICANT)

NAME (Include Jr., Sr., III, if applicable) _____ DATE OF BIRTH _____

SOCIAL SECURITY NUMBER _____

PRESENT ADDRESS (No. & Street) _____ APT. NUMBER _____

CITY _____ STATE _____ ZIP _____

TELEPHONE () _____ HOW LONG AT THE ABOVE ADDRESS? _____

PREVIOUS ADDRESS (If less than 3 years at current address) _____

PLEASE TELL US ABOUT YOURSELF (CO-APPLICANT)

NAME (Include Jr., Sr., III, if applicable) _____ DATE OF BIRTH _____

SOCIAL SECURITY NUMBER _____

PRESENT ADDRESS (No. & Street) _____ APT. NUMBER _____

CITY _____ STATE _____ ZIP _____

TELEPHONE () _____ HOW LONG AT THE ABOVE ADDRESS? _____

PREVIOUS ADDRESS (If less than 3 years at current address) _____

COMPLETE FOR R/E SECURED LOANS

HOW MANY YEARS AT THIS ADDRESS? _____ MARRIED SEPARATED UNMARRIED (Incl. single, divorced, widowed) _____ DEPENDENTS _____

LIST ANY OTHER NAMES UNDER WHICH YOU HAVE APPLIED FOR OR BEEN GRANTED CREDIT: _____

COMPLETE FOR R/E SECURED LOANS

HOW MANY YEARS AT THIS ADDRESS? _____ MARRIED SEPARATED UNMARRIED (Incl. single, divorced, widowed) _____ DEPENDENTS _____

LIST ANY OTHER NAMES UNDER WHICH YOU HAVE APPLIED FOR OR BEEN GRANTED CREDIT: _____

PLEASE PROVIDE US WITH HOUSING INFORMATION

RENT MONTHLY PAYMENT (Include taxes) _____ LIVE WITH PARENTS/OTHER _____
 OWN \$ _____

MORTGAGE HOLDER _____ BALANCE ON MORTGAGE _____

SINGLE FAMILY TOWNHOUSE/ROWHOUSE DUPLEX
 3-4 UNIT CONDO OTHER

YEAR/DECADE BUILT _____ YEAR PURCHASED _____ PURCHASE PRICE \$ _____ ESTIMATED VALUE \$ _____

PLEASE PROVIDE US WITH HOUSING INFORMATION

RENT MONTHLY PAYMENT (Include taxes) _____ LIVE WITH PARENTS/OTHER _____
 OWN \$ _____

MORTGAGE HOLDER _____ BALANCE ON MORTGAGE _____

SINGLE FAMILY TOWNHOUSE/ROWHOUSE DUPLEX
 3-4 UNIT CONDO OTHER

YEAR/DECADE BUILT _____ YEAR PURCHASED _____ PURCHASE PRICE \$ _____ ESTIMATED VALUE \$ _____

WE'D LIKE TO KNOW ABOUT YOUR INCOME

EMPLOYER _____
EMPLOYER'S ADDRESS _____

LENGTH OF EMPLOYMENT _____ EMPLOYER'S TELEPHONE NO. _____
Years Months ()

OCCUPATION/POSITION _____

ANNUAL GROSS SALARY \$ _____ EMPLOYEE I.D. NO. (If any) _____

OTHER INCOME: DO NOT REVEAL Income from alimony, child support or separate maintenance payments unless you are relying on such income to repay this account. TOTAL GROSS MONTHLY INCOME

DESCRIBE SOURCE OF OTHER INCOME _____ \$ _____

PREVIOUS EMPLOYER (If less than 3 years at present employer) _____

PREVIOUS EMPLOYER'S ADDRESS _____

LENGTH OF EMPLOYMENT _____ EMPLOYER'S TELEPHONE NO. _____
Years Months ()

TELL US ABOUT YOUR BANK ACCOUNTS

CHECKING SAVINGS ACCOUNT WITH: _____ ACCOUNT NUMBER(S) _____

ADDRESS _____

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ADDRESS _____

WE'D LIKE TO KNOW ABOUT YOUR INCOME

EMPLOYER _____
EMPLOYER'S ADDRESS _____

LENGTH OF EMPLOYMENT _____ EMPLOYER'S TELEPHONE NO. _____
Years Months ()

OCCUPATION/POSITION _____

ANNUAL GROSS SALARY \$ _____ EMPLOYEE I.D. NO. (If any) _____

OTHER INCOME: DO NOT REVEAL Income from alimony, child support or separate maintenance payments unless you are relying on such income to repay this account. TOTAL GROSS MONTHLY INCOME

DESCRIBE SOURCE OF OTHER INCOME _____ \$ _____

PREVIOUS EMPLOYER (If less than 3 years at present employer) _____

PREVIOUS EMPLOYER'S ADDRESS _____

LENGTH OF EMPLOYMENT _____ EMPLOYER'S TELEPHONE NO. _____
Years Months ()

TELL US ABOUT YOUR BANK ACCOUNTS

CHECKING SAVINGS ACCOUNT WITH: _____ ACCOUNT NUMBER(S) _____

ADDRESS _____

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ADDRESS _____

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

DO NOT COMPLETE THIS SECTION UNLESS THE LOAN IS TO BE USED TO PURCHASE, IMPROVE OR REFINANCE RESIDENTIAL PROPERTY OR TO REFINANCE A MANUFACTURED OR MOBILE HOME

The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the Lender's compliance with Equal Credit Opportunity, Fair Housing and Home Mortgage Disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for race. The law provides that a Lender may not discriminate on the basis of the information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations, the Lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

APPLICANT:

I do not wish to furnish this information.

Ethnicity
 Hispanic or Latino
 Not Hispanic or Latino

Race
 American Indian, Alaskan Native
 Asian
 Native Hawaiian or Other Pacific Islander
 Black or African American
 White
Sex: Male Female

CO-APPLICANT:

I do not wish to furnish this information.

Ethnicity
 Hispanic or Latino
 Not Hispanic or Latino

Race
 American Indian, Alaskan Native
 Asian
 Native Hawaiian or Other Pacific Islander
 Black or African American
 White
Sex: Male Female

This application was taken:

Face to face interview Mail
 Telephone Internet

Interviewer _____ Date _____

A PERSONAL REFERENCE

NAME OF NEAREST RELATIVE NOT LIVING WITH YOU: _____

ADDRESS (No. & Street) _____

CITY _____ STATE _____ ZIP _____

RELATIONSHIP _____ TELEPHONE () _____

COMPLETE THIS SECTION FOR AN AUTO/TRUCK LOAN

NAME OF SELLER/DEALER: _____

ADDRESS (No. & Street) _____

CITY _____ STATE _____ ZIP _____

SERIAL NUMBER _____

MAKE/MODEL _____ YEAR _____ NEW USED

PURCHASE PRICE _____ DOWN PAYMENT _____ AMOUNT TO BE FINANCED _____
\$ _____ (-) _____ (+) \$ _____

COLLATERAL ADDRESS

IS THIS YOUR PRIMARY ADDRESS? Yes No

ADDRESS (No. & Street) _____

CITY _____ STATE _____ ZIP _____

PURCHASE PRICE _____ ESTIMATED VALUE _____

MORTGAGE HOLDER _____ BALANCE ON MORTGAGE _____

IF THE CREDIT IS TO BE USED FOR SECOND MORTGAGE, HOME IMPROVEMENT, OR THE PURCHASE OF AN AUTOMOBILE, WE NEED TO KNOW YOUR:

INSURANCE AGENT'S NAME _____ POLICY # _____ PREMIUM AMOUNT \$ _____ TELEPHONE NUMBER () _____

INSURANCE AGENT'S ADDRESS (No. & Street) _____ CITY _____ STATE _____ ZIP _____

PATRIOT ACT CUSTOMER IDENTIFICATION

The U.S. government, in order to fight the funding of terrorism and money laundering, has issued a law requiring all financial institutions to obtain, verify and record information that identifies each person who opens an account. In addition to the information on our application, please also provide your drivers license number, issue and expiration date, and the state that it was issued. We thank you for your cooperation.

Primary Borrower's Name: _____ Co-Borrower's Name: _____

License Number: _____ License Number: _____

Expiration Date: _____ Expiration Date: _____

Issue Date: _____ Issue Date: _____

State: _____ State: _____

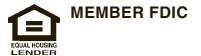
2nd Form of ID: _____ 2nd Form of ID: _____

CERTIFICATION AND SIGNATURE(S)

I (We) certify that the information stated is complete and accurate and has been furnished by me (us) knowing that you intend to rely on it in considering my (our) application. I (We) understand that you may request a consumer report in connection with this application and for purposes of updating, renewing or extending further credit, and, if I (we) ask, I (we) will be informed whether or not such a report was requested (and, if so, the name and address of the consumer reporting agency that furnished the report). I (We) also authorize you to check my (our) employment history and to exchange account and credit information about me (us) with anyone who may ask, or with anyone who may ask you.

Please deduct my (our) monthly loan payment automatically from my (our)

Personal Checking/ Savings _____ Account No. _____



IMPORTANT: THIS APPLICATION MUST BE SIGNED AND DATED BELOW, BEFORE IT CAN BE PROCESSED

X _____
SIGNATURE OF APPLICANT DATE

X _____
SIGNATURE OF CO-APPLICANT DATE