

# CREDIT APPLICATION FORM

Complete this application and return to Prairie Community Bank

## About Your Loan

\$ \_\_\_\_\_  
 Desired Amount Specific Purpose of Loan

Type of Loan  Personal Unsecured Loan  Auto Loan  Other

Secured Loan Information \*Marital Status:  Married  Unmarried (single, widowed, divorced)  Separated  
 \*Do not complete information about marital status if applying for individual unsecured credit.

Are you a member of the military?  Yes  No

If Auto Loan:  New  Used (Describe auto being purchased)

Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_ Mileage \_\_\_\_\_

\$ \_\_\_\_\_  
 Purchase Price Dealer

Applying:  Individually  Jointly (If you are applying jointly with someone other than a spouse, the Joint Applicant must complete a separate application.)

## Information About Yourself

## Information About Co-Applicant

First Name \_\_\_\_\_ M.I. \_\_\_\_\_ Last Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Date of Birth \_\_\_\_\_ E-mail \_\_\_\_\_  
 ( \_\_\_\_\_ ) \_\_\_\_\_ ( \_\_\_\_\_ ) \_\_\_\_\_  
 Home Phone Cell Phone  
 \_\_\_\_\_  Rent  Own  
 How Long at this Address \_\_\_\_\_

First Name \_\_\_\_\_ M.I. \_\_\_\_\_ Last Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Date of Birth \_\_\_\_\_ E-mail \_\_\_\_\_  
 ( \_\_\_\_\_ ) \_\_\_\_\_ ( \_\_\_\_\_ ) \_\_\_\_\_  
 Home Phone Cell Phone  
 \_\_\_\_\_  Rent  Own  
 How Long at this Address \_\_\_\_\_

DRIVERS LICENSE NO.	STATE	DATE OF ISSUANCE	DATE OF EXPIRATION
STATE I.D. CARD NO.	STATE	DATE OF ISSUANCE	DATE OF EXPIRATION
SOCIAL SECURITY NO. OR TAX I.D. NO.	OTHER MILITARY I.D.S, TRIBAL I.D., ETC.		

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## About Your Employment

## About Co-Applicant's Employment

Current Employer \_\_\_\_\_  
 Business Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 \_\_\_\_\_ ( \_\_\_\_\_ ) \_\_\_\_\_  
 Years Employed There Business Phone  
 Occupation \_\_\_\_\_  
 \$ \_\_\_\_\_  
 Gross Monthly Income from Employment  
 \$ \_\_\_\_\_  
 Other Income \*\* Source  
 \_\_\_\_\_ ( \_\_\_\_\_ ) \_\_\_\_\_  
 Previous Employer Phone Number

Current Employer \_\_\_\_\_  
 Business Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 \_\_\_\_\_ ( \_\_\_\_\_ ) \_\_\_\_\_  
 Years Employed There Business Phone  
 Occupation \_\_\_\_\_  
 \$ \_\_\_\_\_  
 Gross Monthly Income from Employment  
 \$ \_\_\_\_\_  
 Other Income \*\* Source  
 \_\_\_\_\_ ( \_\_\_\_\_ ) \_\_\_\_\_  
 Previous Employer Phone Number

\*\* Income for alimony, child support or separate maintenance need not be revealed if you do not want it considered as a basis for repaying the credit.

## About Your Assets

## About Your Liabilities

Please Indicate If Applicant (A) Or Co-Applicant (Co-A) By Checking Appropriate Box in Left Columns.

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**A Co-A**

**Bank Accounts:**

\_\_\_\_\_ | \$ \_\_\_\_\_

\_\_\_\_\_ | \$ \_\_\_\_\_

**Stocks & Bonds:**

\_\_\_\_\_ | \$ \_\_\_\_\_

\_\_\_\_\_ | \$ \_\_\_\_\_

**Life Insurance:**

Net Cash Value | \$ \_\_\_\_\_

Face Amount | \$ \_\_\_\_\_

**Real Estate Owned:**  
(Enter P if Primary Residence, V if Second Home, Or R If Rental Held For Income)

P,V,or R \_\_\_\_\_ Property Address Present Market Value \_\_\_\_\_ | \$ \_\_\_\_\_

P,V,or R \_\_\_\_\_ Property Address Present Market Value \_\_\_\_\_ | \$ \_\_\_\_\_

**Vested Interest In Retirement Fund:** | \$ \_\_\_\_\_

**Net Worth of Business(es) Owned:** | \$ \_\_\_\_\_

(Actual Financial Statement) | \$ \_\_\_\_\_

**Automobiles Owned (Make & Year):**

\_\_\_\_\_ | \$ \_\_\_\_\_

\_\_\_\_\_ | \$ \_\_\_\_\_

**Other Assets:**

\_\_\_\_\_ | \$ \_\_\_\_\_

\_\_\_\_\_ | \$ \_\_\_\_\_

**A Co-A**

**Mortgage-Holder:**

Mortgage-Holder/Landlord Payment Balance  
 \_\_\_\_\_ | \$ \_\_\_\_\_ | \$ \_\_\_\_\_

**Landlord:**

Landlord Rent  
 \_\_\_\_\_ | \$ \_\_\_\_\_

**Other Obligations:**

<input type="checkbox"/> <input type="checkbox"/> _____	Payment	Balance	Mos Left
_____	\$ _____	\$ _____	_____
<input type="checkbox"/> <input type="checkbox"/> _____	Payment	Balance	Mos Left
_____	\$ _____	\$ _____	_____
<input type="checkbox"/> <input type="checkbox"/> _____	Payment	Balance	Mos Left
_____	\$ _____	\$ _____	_____

**Alimony/Child Support/Separate Maintenance Owed to:**

Name Payment Balance  
 \_\_\_\_\_ | \$ \_\_\_\_\_ | \$ \_\_\_\_\_

Please attach a separate sheet of paper if more space is needed.

## Credit Disclosures

### Prairie Community Bank

An Insurance product may be offered with this product. If an insurance product is offered, an extension of credit cannot be conditioned on either of the following:

- 1.) Your purchase of an insurance product from this Bank or any of our affiliates; or
  - 2.) Your agreement NOT to obtain, or a prohibition on you from obtaining, an insurance product from an unaffiliated entity. You are free to purchase an insurance product from another source.
- By signing below, you acknowledge that you have read and understand these disclosures.

## Information Authorization

The undersigned applies for the credit indicated in this application and represents that all statements made in this application are true and correct and are made for the purpose of obtaining credit. Verification may be obtained from any source named in this application. I/we authorize the Bank to make any necessary credit investigation and answer questions about the Bank's credit experience with me/us. I/we authorize the Bank to share any information contained in this application and any credit report obtained in connection with this application with any of the Bank's affiliates unless I/we give a separate written notification to the Bank directing the Bank not to share such information with any of its affiliates. The original of this application will be retained by the Bank, even if credit is not granted.

### Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, physical address, date of birth, taxpayer identification number and other information that will allow us to identify you. We may also ask to see your drivers license or other identifying documents. We will let you know if additional information is required.

X  
Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

X  
Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

## Application Checklist

### Verification of Income:

- Most recent pay stubs with year-to-date income
- Last two (2) years of W2's
- Tax returns complete with schedules if you are self-employed, commissioned or have "other income" such as rental property.
- Social Security and/or Pension Award Letter
- Last 12 months canceled checks for alimony/child support income.

### Additional Information, if applicable:

- Certified copy of divorce decree
- Copy of Bankruptcy documents

Interviewer's Name (print)	
Interviewer's Signature	Date
Interviewer's NMLS Number	

**Prairie Community Bank is a full-service bank committed to your financial goals.**

### We offer the following products:

- Checking: Commercial / Consumer
- Savings
- Certificate of Deposit
- Individual Retirement Accounts
- Consumer Loans
- Mortgage Loans
- Business Loans
- Online Banking
- Mobile Banking



**Main Office**  
800 West Grant Highway  
Marengo, Illinois 60152  
Phone (815) 568-4100  
Fax (815) 568-4138

**Union Banking Center**  
18001 Jefferson Street  
Union, Illinois 60180  
Phone (815) 923-4100  
Fax (815) 923-2222

**Elgin Lending Services Office**  
1022 S. McLean Blvd.  
Elgin, Illinois 60123  
Phone (815) 568-4100

[www.prairiecommunitybank.com](http://www.prairiecommunitybank.com)



# CONSUMER LOAN APPLICATION



[www.prairiecommunitybank.com](http://www.prairiecommunitybank.com)

**FACTS**

**WHAT DOES PRAIRIE COMMUNITY BANK 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</li> <li>▪ Account balances</li> <li>▪ Transaction history</li> <li>▪ Credit history</li> <li>▪ Overdraft history</li> <li>▪ Checking account information</li> </ul> <p>When you are no longer 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 Prairie Community Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Prairie Community Bank share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> Such as to process your transaction, 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 non-affiliates to market to you</b>	No	We don’t share

<b>Questions?</b>	Call 815-568-4100 or go to <a href="http://www.prairiecommunitybank.com">www.prairiecommunitybank.com</a>
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<b>What we do</b>	
How does Prairie Community 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.
How does Prairie Community Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Open an account</li> <li>▪ Apply for a loan</li> <li>▪ Use your credit card or debit card</li> <li>▪ Provide your mortgage information</li> <li>▪ Make a wire transfer</li> </ul> <p>We also collect your personal information from other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

<b>Definitions</b>	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Prairie Community Bank does not share with affiliates</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Prairie Community Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners include merchant services and financial solutions partners.</i></li> </ul>