

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



CONSUMER LOAN APPLICATION



www.prairiecommunitybank.com

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of the communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application.

Instructions: You may select one or more “Hispanic or Latino” origins and one or more designations for “Race”. If you do not wish to provide some or all of this information, select the applicable check box.

Ethnicity

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino – *Enter origin:* _____

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

- Not Hispanic or Latino
- I do not wish to provide this information

Sex

- Female
- Male
- I do not wish to provide this information

Race

- American Indian or Alaska Native – *Enter name of enrolled or principal tribe:* _____

- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian – *Enter race:* _____
- Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.*

- Black or African American
 - Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian or Chamorro Samoan
 - Other Pacific Islander – *Enter race:* _____
- Examples: Fijian, Tongan, etc.*

- White
- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? No Yes
- Was the sex of the Borrower collected on the basis of visual observation or surname? No Yes
- Was the race of the Borrower collect on the basis of visual observation or surname? No Yes

The Demographic Information was provide through:

- Face-to-Face Interview (*includes Electronic Media w/Video Component*) Telephone Interview
- Fax or Mail Email or Internet

Borrower Name: _____