

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

