

ozaukeeBANK

Credit Application

Application No. _____

Date _____

Amount \$ _____ Term _____ Purpose _____

To begin, please check one of the following boxes and complete the appropriate sections:

- Separate Credit** Complete Sections 1, 3, 4 & 5 (If you are married AND a Wisconsin resident, also complete Section 2.), and sign and date the application.
- Joint Credit with Spouse** Complete Sections 1, 2, 3, 4 & 5. Both the applicant and the spouse sign and date the application.
- Joint Credit** Name of Joint Credit applicant (who is not your spouse) _____. Each of you must complete a separate application (as if applying for separate credit) and submit them together. This includes completing Section 2 if you are married and a Wisconsin resident.

SECTION 1		
Applicant		
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Legally Separated*	*Date of decree of Separation	
NAME		
SOCIAL SECURITY #	DATE OF BIRTH	
NO. OF DEPENDENTS	PHONE NO.	
E-MAIL		
PRESENT ADDRESS		
CITY/STATE/ZIP		TIME AT RESIDENCE
<input type="checkbox"/> OWN <input type="checkbox"/> RENT	MORTGAGE HOLDER OR LANDLORD	
EST. MARKET VALUE	ORIGINAL COST	PRESENT LOAN BAL.
MONTHLY PAYMENT	INTEREST RATE	TAXES
PREVIOUS ADDRESS If less than 2 years at current		<input type="checkbox"/> OWN <input type="checkbox"/> RENT
CITY/STATE/ZIP		TIME AT RESIDENCE
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		
Employment/Income		
NAME & ADDRESS OF EMPLOYER		
PHONE	LENGTH OF EMPLOYMENT	
OCCUPATION/POSITION		
GROSS PAY \$ _____ per		
NAME & ADDRESS OF PREVIOUS EMPLOYER (If less than 2 years at current employer)		
OCCUPATION/POSITION	LENGTH OF EMPLOYMENT	

SECTION 2	
Spouse	<input type="checkbox"/> CO-APPLICANT (JOINT CREDIT) <input type="checkbox"/> NON-APPLICANT
NAME	
SOCIAL SECURITY #	DATE OF BIRTH
Employment/Income	
NAME & ADDRESS OF EMPLOYER	
PHONE	LENGTH OF EMPLOYMENT
OCCUPATION/POSITION	
GROSS PAY \$ _____ per	
NAME & ADDRESS OF PREVIOUS EMPLOYER (If less than 2 years at current employer)	
OCCUPATION/POSITION	LENGTH OF EMPLOYMENT

SECTION 3	
CHECKING ACCOUNTS HELD AT	
1. _____	
2. _____	
SAVINGS ACCOUNTS HELD AT	BALANCES
1. _____	\$ _____
2. _____	\$ _____
OTHER INCOME (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)	
SOURCE(S) OF INCOME	GROSS AMOUNT \$ _____ per
LIST OTHER ASSETS (i.e. Investments, Annuities, Dividends)	
IN WHAT OTHER NAMES HAVE YOU BEEN EXTENDED CREDIT?	
HAVE YOU EVER BEEN SUED FOR DEBT? <input type="checkbox"/> NO <input type="checkbox"/> YES	
HAVE YOU EVER BEEN A DEBTOR IN BANKRUPTCY PROCEEDINGS? <input type="checkbox"/> NO <input type="checkbox"/> YES IF YES, WHAT YEAR?	

SECTION 4

Credit References	FINANCED BY		ORIGINAL BALANCE	INT. RATE	BALANCE OWED	MONTHLY PAYMENT	OWED BY
Auto – Year, Make, Model			\$	%	\$	\$	<input type="checkbox"/> Applicant <input type="checkbox"/> Spouse
Auto – Year, Make, Model			\$	%	\$	\$	<input type="checkbox"/> Applicant <input type="checkbox"/> Spouse
	Account Number	Card Issuer	CREDIT LINE	INT. RATE	BALANCE OWED	MONTHLY PAYMENT	OWED BY
Credit Card <input type="checkbox"/> Visa <input type="checkbox"/> Master Card			\$	%	\$	\$	<input type="checkbox"/> Applicant <input type="checkbox"/> Spouse
Credit Card <input type="checkbox"/> Visa <input type="checkbox"/> Master Card			\$	%	\$	\$	<input type="checkbox"/> Applicant <input type="checkbox"/> Spouse
Other Credit (i.e. Student Loans, Other cards, personal loans)	Account Number		CREDIT LINE	INT. RATE	BALANCE OWED	MONTHLY PAYMENT	OWED BY
			\$	%	\$	\$	<input type="checkbox"/> Applicant <input type="checkbox"/> Spouse
			\$	%	\$	\$	<input type="checkbox"/> Applicant <input type="checkbox"/> Spouse

OBLIGATIONS FOR	MONTHLY PAYMENT	OWED BY
Alimony	\$	<input type="checkbox"/> Applicant <input type="checkbox"/> Spouse
Child Support	\$	<input type="checkbox"/> Applicant <input type="checkbox"/> Spouse
Maintenance Payments	\$	<input type="checkbox"/> Applicant <input type="checkbox"/> Spouse

SECTION 5

Information for Government Monitoring Purposes	Legal Notices
<p>(The following section does not apply to Home Equity Total Lines of Credit) If you are applying for a loan that will be secured by a lien on a dwelling and the loan purpose is (1) to refinance a loan that is currently secured by a lien on a dwelling, or (2) home improvement, or (3) to purchase a dwelling, please read and complete the following:</p> <p>INFORMATION FOR GOVERNMENT MONITORING PURPOSES 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 the 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 this 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.</p>	<p>NOTICE TO MARRIED APPLICANTS RESIDING IN WISCONSIN: No provision of any marital property agreement, unilateral statement under S.766.59, Wis. Stats. or court decree under S.766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open-end credit plan is entered into, 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.</p> <p>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 credit transaction to my spouse. (for MARRIED APPLICANTS RESIDING IN WISCONSIN, APPLYING FOR SEPARATE CREDIT.)</p>
<p>APPLICANT <input type="checkbox"/> I do not wish to furnish this information</p> <p>Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino</p> <p>Race or National Origin <input type="checkbox"/> American Indian, Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White</p> <p>Sex <input type="checkbox"/> Female <input type="checkbox"/> Male</p>	<p>Signature for Wisconsin Residents _____ Date _____</p>
<p>CO-APPLICANT <input type="checkbox"/> I do not wish to furnish this information</p> <p>Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino</p> <p>Race or National Origin <input type="checkbox"/> American Indian, Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White</p> <p>Sex <input type="checkbox"/> Female <input type="checkbox"/> Male</p>	<p>For the purpose of obtaining the credit described above, and any future credit granted to the undersigned by the creditor named above, the undersigned, jointly and severally, represent that the above statements are true and complete, authorize the creditor named above, or its agents, to verify them and obtain additional information concerning our credit standing and furnish the same to others, and agree to the provisions of any rules, regulations, or agreements of the creditor named above governing such credit. This application is creditor's property.</p> <p>NOTICE OF RIGHT TO RECEIVE COPY OF APPRAISAL Under the Federal Equal Opportunity Credit Act, if the credit being applied for will be secured by a 1-4 family dwelling, you have the right to receive a copy of the appraisal report used in connection with your application, provided that you have paid for such appraisal report. If a copy was not already provided to you and you wish to receive a copy, please notify us in writing no later than ninety (90) days after we notify you about the action taken on your credit application or you withdraw your application. Be sure to include your name and address. Please mail your request to: Ozaukee Bank N.A. Loan Servicing Dept., P.O. Box 3, Cedarburg, WI 53012</p>

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OBTAINING CREDIT

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 obtains credit. What this means for you: When you obtain credit, we will ask you 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.

The undersigned understand that it may be a federal crime punishable by fine or imprisonment or both to knowingly make false statements concerning any of the above facts, under the provisions of Title 18, United States Code, Section 1014.

Applicant Signature _____ Dated _____
 Co/Applicant Signature _____ Dated _____

Loan Officer _____ Application Completed In person Internet
 Mail Telephone Date _____

