

Consumer Loan Application



Your Bank for Life

Important Information About Procedures For Opening A New account:

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 opens an account.

What this means to you:

When you open an account, we will ask 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 identifying documents.

- I am applying for individual credit.
- We are applying for joint credit.

Applicant Initials

Co-Applicant Initials

Amount Requested	Term Mo/Yr
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Purpose	Collateral	Value
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APPLICANT

CO-APPLICANT

First Name	Middle Name	Last Name	Jr./Sr.	First Name	Middle Name	Last Name	Jr./Sr.
Mailing address		Email address		Mailing address		Email address	
City		State	Zip	City		State	Zip
Physical address <input type="checkbox"/> Own <input type="checkbox"/> Rent		Time at address (yy/mm)		Physical address <input type="checkbox"/> Own <input type="checkbox"/> Rent		Time at address (yy/mm)	
City		State	Zip	City		State	Zip
Former Address (If Less Than 2 Years At Current Address)		Time at address (yy/mm)		Former Address (If Less Than 2 Years At Current Address)		Time at address (yy/mm)	
City		State	Zip	City		State	Zip
Social Security No.		Home Phone/Cell Number		Social Security No.		Home Phone/Cell Number	
Date Of Birth				Date Of Birth			

APPLICANT'S OCCUPATION

CO-APPLICANT'S OCCUPATION

We may request up to two years of income tax returns if self-employed or two years of W-2's if seasonally employed.

Employer				Employer			
Address		Work phone number		Address		Work phone number	
How long Years	Months	Position		How long Years	Months	Position	
Former employer/position		How long Years	Months	Former employer/position		How long Years	Months

APPLICANT'S INCOME

CO-APPLICANT'S INCOME

List sources of income below. Income from alimony or child support payments need not be revealed if you do not wish to have it considered as a basis for repaying this obligation

Gross monthly salary		Gross monthly salary	
Bonus and commissions		Bonus and commissions	
Net rental income		Net rental income	
Monthly dividend income		Monthly dividend income	
Other		Other	
Other		Other	
MONTHLY TOTAL	\$	MONTHLY TOTAL	\$

REAL ESTATE OWNED

NOTE: Attach additional sheets if necessary. Indicate in whose name the account is held.

Description	Purchase Date	Mortgage Holder	Current Value	Current Balance	Net Rental Income	Monthly Payment

FINANCIAL STATEMENT

Assets	Current Value		Debt Outstanding	Monthly Payment	Balance
Checking Account Balance			Monthly rent/mortgage payment		
Savings Account Balance			Credit card (list)		
Market value of stocks/bonds					
Real Estate (see real estate owned)			Other real estate loans		
Automobile yr make model			Auto loan		
Automobile yr make model			Auto loan		
Boat/recreational vehicle yr make			Alimony/child support		
Profit sharing/retirement			Other debt		
Personal property					
Other assets (describe)					
TOTAL	\$		MONTHLY TOTAL	\$	\$

APPLICANT—ADDITIONAL INFORMATION

CO-APPLICANT—ADDITIONAL INFORMATION

Are you a co-signer, endorser, or guarantor on any loan or contract?

If "YES" for whom?

Are you a co-signer, endorser, or guarantor on any loan or contract?

If "YES" for whom?

YES
NO

To whom owed?

YES
NO

To whom owed?

I authorize TFNB to automatically deduct the payment from my TFNB account number

I am (we are) submitting an application to TFNB Your Bank for Life for a consumer loan. Everything I (we) have stated in this application is correct to the best of my (our) knowledge. I (we) understand that you will retain this application whether or not it is approved. You are authorized to check my (our) credit and employment history and to answer questions about your credit experience with me (us). I (we) understand that upon approval of this loan application, additional personal and financial information, as well as information regarding any collateral offered, may be required prior to disbursement of loan proceeds. I am (we are) responsible for any third party costs that may be incurred in the processing and closing of the credit request.

Applicant's Signature

Date

Co-Applicant's Signature

Date

INSURANCE DISCLOSURE FOR CREDIT APPLICATION

Lender: TFNB Your Bank for Life
PO BOX 387
McGregor, TX 76657
254-840-2836

IMPORTANT

DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY
READ IT AND UNDERSTAND ITS CONTENT

Purpose.

You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

Credit Disclosures.

- 1. Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
- 2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

Acknowledgement.

BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ, RECEIVED AND UNDERSTAND THIS INSURANCE DISCLOSURE.

APPLICANT:

_____ Date

_____ Date

BY SIGNING BELOW I ACKNOWLEDGE ON BEHALF OF THE LENDER THAT AN ORAL DISCLOSURE OF INSURANCE WAS DULY MADE TO THE APPLICANT AND THAT APPLICANT ACKNOWLEDGED RECEIPT OF THE DISCLOSURE.

LENDER: TFNB YOUR BANK FOR LIFE

_____ Date

Title: _____

JOINT APPLICATION ACKNOWLEDGEMENT

Lender: TFNB Your Bank for Life
PO BOX 387
McGregor, TX 76657
254-840-2836

We, the undersigned, intend to apply for joint credit.

APPLICANT(S):

Applicant

Date

Co-Applicant

Date