

Check Appropriate Box

CONSUMER CREDIT APPLICATION

IMPORTANT: Read these directions before completing this application.

- If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A and E. If the requested credit is to be secured, also complete Section D.
- If you are applying for joint credit with another person, complete all Sections except D, providing information in B about the joint applicant. If the requested credit is to be secured, then complete section D.

We intend to apply for joint credit. _____ Applicant _____ Co-Applicant

- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections except D to the extent possible, providing information in B about the person on whose alimony, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section D.

FOR OFFICE USE ONLY

AMOUNT APPLIED FOR \$	PURPOSE OF LOAN	RATE	MONTHLY PMT.	TERM
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SECTION A INFORMATION REGARDING APPLICANT

FULL NAME		DATE OF BIRTH	SOCIAL SECURITY NO.	
PRESENT ADDRESS (INCLUDE CITY & ZIP CODE)		HOW LONG THERE YRS MOS	TELEPHONE NO.	
PREVIOUS ADDRESS (INCLUDE CITY) IF ABOVE IS LESS THAN TWO YEARS		YEARS THERE		
NAME AND ADDRESS OF CURRENT EMPLOYER		TELEPHONE NO.		
OCCUPATION OR POSITION	HOW LONG THERE YRS MOS	MONTHLY EARNINGS NET GROSS \$ \$	PERMANENT RESIDENT ALIEN? YES NO	ARE YOU A US CITIZEN YES NO
NAME AND ADDRESS OF PREVIOUS EMPLOYER (IF ABOVE IS LESS THAN TWO YEARS)		HOW LONG THERE YRS MOS		
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. Alimony, child support, separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> oral understanding <input type="checkbox"/> written agreement.				
SOURCE OTHER INCOME (EXPLAIN)			OTHER INCOME PER MO. \$	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			RELATIONSHIP	
E-MAIL				

SECTION B INFORMATION REGARDING JOINT APPLICANT OR OTHER PARTY

FULL NAME		DATE OF BIRTH	SOCIAL SECURITY NO.	
PRESENT ADDRESS (INCLUDE CITY & ZIP CODE)		HOW LONG THERE	TELEPHONE NO.	
PREVIOUS ADDRESS (INCLUDE CITY) IF ABOVE IS LESS THAN TWO YEARS		YEARS THERE		
NAME AND ADDRESS OF CURRENT EMPLOYER		TELEPHONE NO.		
OCCUPATION OR POSITION	HOW LONG THERE YRS MOS	NET \$	MONTHLY EARNINGS GROSS \$	
NAME AND ADDRESS OF PREVIOUS EMPLOYER (IF ABOVE IS LESS THAN TWO YEARS)		HOW LONG THERE		
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. Alimony, child support, separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> oral understanding <input type="checkbox"/> written agreement.				
SOURCE OTHER INCOME (EXPLAIN)			OTHER INCOME PER MO.	
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			RELATIONSHIP	

SECTION C MARITAL STATUS (Do not complete if this is an application for an individual account.)

APPLICANT:	<input type="checkbox"/> MARRIED	<input type="checkbox"/> SEPARATED	<input type="checkbox"/> UNMARRIED(INCLUDING SINGLE, DIVORCED, AND WIDOWED)	NUMBER OF DEPENDENTS
OTHER PARTY:	<input type="checkbox"/> MARRIED	<input type="checkbox"/> SEPARATED	<input type="checkbox"/> UNMARRIED(INCLUDING SINGLE, DIVORCED, AND WIDOWED)	

SECTION D SECURED CREDIT Briefly describe the property to be given as security:

and list names and addresses of all co-owners of the property:	
Name	Address
If the security is real estate, give the full name of your spouse (if any): _____	

COMPLETE REVERSE SIDE

SECTION E ASSET AND DEBT INFORMATION

(If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant related information with an "A." If Section B was not completed, give only information about the Applicant in this Section.)

HOME				
<input type="checkbox"/> RENTING FURN. <input type="checkbox"/> RENTING UNFURN.	LANDLORD OR MORTGAGE HOLDER	PUR. PRICE DOWN PYMT.	RENT OR MTG. PYMT. INCL. TAXES & INS.	BAL. OWED 1ST MTG. \$
<input type="checkbox"/> BUYING OR OWNS <input type="checkbox"/> OTHER	HOME IMPROV. LOAN OR 2ND MORTGAGE LOAN CREDITOR:	CUSTOMERS ESTIMATED VALUE OF PROPERTY:	2ND MTG. PYMT. \$	BAL. OWED 2ND MTG. \$

AUTO				CHECKING & SAVINGS ACCOUNT	
YR. AUTO	MAKE	MODEL	<input type="checkbox"/> PAID FOR <input type="checkbox"/> FINANCED	CHECKING	NO.
YR. AUTO	MAKE	MODEL	<input type="checkbox"/> PAID FOR <input type="checkbox"/> FINANCED	CHECKING	NO.
YR. AUTO	MAKE	MODEL	<input type="checkbox"/> PAID FOR <input type="checkbox"/> FINANCED	SAVINGS	NO.
AUTO PHYSICAL DAMAGE INS. CARRIER				SAVINGS	NO.

AGENT'S NAME AND ADDRESS

DEBTS These are Stores, Banks, Savings & Loans, Finance Companies and People with whom you have had credit and shows all your present obligations: If more room is needed use a separate sheet of paper.

NAME OF CREDITOR	ADDRESS	SECURED BY	INTEREST RATE	ACCOUNT NO.	BALANCE OWING (Show Date if Closed)	MONTHLY PMT.
					\$	\$
					\$	\$
					\$	\$
					\$	\$
					\$	\$
					\$	\$
					\$	\$
					\$	\$
					\$	\$
					\$	\$
					\$	\$
					\$	\$
					\$	\$
					\$	\$
					\$	\$
					\$	\$
					\$	\$
					\$	\$
					\$	\$
					\$	\$
					\$	\$
					\$	\$
TOTAL DEBTS					\$	\$

Are you a co-maker, endorser, or guarantor on any loan or contract? NO If "Yes" To whom? YES for whom?

Are there any unsatisfied judgements against you? NO Amount If "Yes" to whom owed? YES

Have you been declared bankrupt in the last 14 years? NO If "Yes" Year YES where?

Have you ever compromised any debt? NO If "Yes" to whom? YES

Other obligations - (e.g., liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

I hereby authorize the person or firm to whom this applications is made, any credit bureau or other investigative agency employed by such person, to investigate the references herein listed or statements or other data obtained from me or from any other person pertaining to my credit and financial responsibility. Please read before signing application.

SIGNATURE OF APPLICANT	DATE
SIGNATURE OF JOINT APPLICANT	DATE

FOR OFFICE USE ONLY			
TOTAL MONTHLY PAYMENTS (Including rent or mtg. & proposed new payment)		CUSTOMER NOTIFIED _____	APPROVED _____
DIVIDE BY NET/GROSS INCOME		DATE _____	DECLINED _____
PERCENT OF DEBT TO MONTHLY INCOME			

INSURANCE DISCLOSURE FOR CREDIT APPLICATION

Applicant:

Lender:

Northeast Security Bank
108 North Carpenter
P O Box 269
Sumner, IA 50674

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.

Acknowledgment.

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

APPLICANT:

X

Applicant

Date

INSURANCE DISCLOSURE FOR CREDIT APPLICATION

Applicant:

Lender:

Northeast Security Bank
108 North Carpenter
P O Box 269
Sumner, IA 50674

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Acknowledgment.

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APPLICANT:

X

Applicant

Date