

**CONSUMER LOAN APPLICATION**

For Consumer-Purpose, Non-Real Estate-Secured Loans

**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 for 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 other identifying documents.**

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| --- | --- | --- | --- | --- | --- |
| **AMOUNT REQUESTED: $** | | **PURPOSE OF LOAN:** | | | |
| **TYPE OF LOAN REQUESTED:** | | | | **TYPE OF ACCOUNT REQUESTED:** | |
| **SECURED**  **UNSECURED**  **READY RESERVE\***  *\* Ready Reserve Line of Credit APR (Annual Percentage Rate) is 18.00% unless otherwise established by Bank. Finance charge begins to accrue on the date of first advance. Ready Reserve Line of Credit is subject to delinquency charge as disclosed in Bank Service Fees.* | | | | Check one to indicate the type of account you are requesting.  *Note: Married applicants may apply for separate accounts.*  **Joint Account.** *We intend to apply for joint credit.*  ***Initial here:* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  ***Applicant Co-Applicant***  **Individual Account** – Relying solely on my income and assets  **Individual Account** – Relying on my income and assets, as well as income and assets of another. | |
| ***COLLATERAL OFFERED*** | | | | | |
| **YEAR:** | **MAKE:** | | **MODEL:** | | **SERIAL #/VIN:** |
| **YEAR:** | **MAKE:** | | **MODEL:** | | **SERIAL #/VIN:** |
| **OTHER:** | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **APPLICANT/BORROWER INFORMATION** | | | | | | **CO-APPLICANT/CO-BORROWER INFORMATION** | | | | | |
| Full Name | | | | | | Full Name | | | | | |
| Street Address | | | | | | Street Address | | | | | |
| City/State/Zip | | | | | | City/State/Zip | | | | | |
| Years Here: | Own  Rent  Other: | | | | | Years Here: | Own  Rent  Other: | | | | |
| Home Phone: Cell Phone: | | | | | | Home Phone: Cell Phone: | | | | | |
| Social Security # | | | | | Date of Birth | Social Security # | | | | | Date of Birth |
| Driver’s License No: | | | | | | Driver’s License No: | | | | | |
| Dependents/Ages: | | | | | | Dependents/Ages: | | | | | |
| Marital Status:  Married  Unmarried\*  Separated  *\*includes single, divorced, widowed* | | | | | | Marital Status:  Married  Unmarried\*  Separated  *\*includes single, divorced, widowed* | | | | | |
| ***EMPLOYMENT INFORMATION*** | | | | | | ***EMPLOYMENT INFORMATION*** | | | | | |
| Employer | | | | | | Employer | | | | | |
| Address | | | | | | Address | | | | | |
| Job Title | | Years employed: | | Business Phone: | | Job Title | | Years employed: | | Business Phone: | |
| Annual Gross Employee Income: $ | | | | | | Annual Gross Employee Income: $ | | | | | |
| Other Income: $  *Alimony, child support or maintenance payments need not be revealed if you do not wish to have it considered as a basis for repaying this loan.* | | | | | | Other Income: $  *Alimony, child support or maintenance payments need not be revealed if you do not wish to have it considered as a basis for repaying this loan.* | | | | | |
| Source of Other Income: Amount/Month:        $ | | | | | | Source of Other Income: Amount/Month        $ | | | | | |
| ***PERSONAL REFERENCES*** | | | | | | ***PERSONAL REFERENCES*** | | | | | |
| Name:  Address: | | | Phone:  Email:  Relationship: | | | Name:  Address: | | | Phone:  Email:  Relationship: | | |
| Name:  Address: | | | Phone:  Email:  Relationship: | | | Name:  Address: | | | Phone:  Email:  Relationship: | | |

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| --- | --- | --- | --- | --- | --- | --- | --- |
| **ASSET AND DEBT INFORMATION** | | | | | | | |
| **Assets** | **Indicate**  **J/B/C\*** | **Amount ($)** | **Liabilities** | **Indicate**  **J/B/C\*** | **Monthly Payment** | **Unpaid Balance** |
| Cash In This Bank |  |  | Real Estate Mortgages |  |  |  |
| Cash In Other Banks |  |  |  |  |  |  |
| Other Securities |  |  |  |  |  |  |
| Primary Residence |  |  | Consumer Loans Due This Bank: |  |  |  |
| Other Real Estate Owned |  |  | Consumer Loans Due Others: |  |  |  |
| Automobiles |  |  | Credit or Charge Cards: |  |  |  |
|  |  |  |  |  |  |  |
| Personal Property |  |  |  |  |  |  |
| Automobiles: (Make, Model, Year) |  |  | Other Debts, including Rent: |  |  |  |
|  |  |  |  |  |  |  |
| Personal Property |  |  | **Total Liabilities:** |  |  |  |
| Other Assets (Itemize) |  |  | **Net Worth (Total Assets minus Total Liabilities):** |  |  |  |
| **Total Assets:** |  |  | **Total Net Worth & Liabilities:** |  |  |  |

*\*J – Joint Ownership, B – Borrower, C – Co-Borrower*

*\*\* If self-employed please include copies of your personal tax returns from the past two years. Business tax returns/financial statements may also be requested.*

**NOTICE TO MARRIED WISCONSIN APPLICANTS:** No provision of marital property agreement, a unilateral statement under WI. Statutes §766.59 or court decree under WI. Statutes §766.70 adversely affects the interest of the lender unless the lender, prior to the time the credit is granted, 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.

***For Wisconsin married residents only: If signed below, the obligations to the Lender evidenced by this Agreement are being incurred in the interest of my marriage or family:***

X\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

***Applicant Signature***

**THE UNDERSIGNED CERTIFY THAT THE INFORMATION CONTAINED ON THIS FORM AND ON ANY ATTACHMENTS HAS BEEN CAREFULLY REVIEWED AND THAT IT IS TRUE AND CORRECT IN ALL RESPECTS.** I/We certify that everything I/we have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below, I/we authorize you to check my/our credit and employment history and to answer questions others may ask you about my/our credit record with you. I/We understand that I/we must update this credit information at your request and if my/our financial condition changes.

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

**Date Applicant/Borrower**

**Date Co-Applicant/Co-Borrower**

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| --- | --- | --- |
| ***To be completed by Interviewer:*** | | |
| ***Application taken by:***  Face-to-Face Interview  Mail  Telephone  Internet/Email  Fax | **Interviewer’s Name:** | ***First Resource Bank - Interviewer’s Branch:***  **7449 Village Dr, Lino Lakes, MN 55014**  **2206 Glacier Dr, St Croix Falls, WI 54024**  **1946 Washington Ave S, Stillwater, MN 55082**  **811 Washington Ave S, Suite 104, Minneapolis, MN 55415** |
| **Interviewer’s Signature:** |
| **Date Application Received:** |