

# COMMUNTIY STATE BANK

## CREDIT APPLICATION

**LAST TWO PAYSTUBS REQUIRED BEFORE APPLICATION WILL BE REVIEWED**

**IMPORTANT: PLEASE READ THESE DIRECTIONS BEFORE COMPLETEING THIS APPLICATION, AND CHECK (X) THE APPROPRIATE BOX BELOW.**

- 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 Sections A and D. If the requested credit is to be secured, also complete first part of Section C and Section E.
- If you are applying for joint credit with another person, complete all Sections except E, providing information in B about the joint applicant, if the requested credit is to be secured
- 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 E to the extent possible, providing information about whose alimony, support, or maintenance

Amount Requested		Payment Date Desired		Purpose of Loan	
<b>SECTION A: APPLICANT INFORMATION</b>			<b>SECTION B: CO-APPLICANT INFORMATION</b>		
Full Name			Full Name		
Date of Birth	Social Security No.	No. of Dependents	Date of Birth	Social Security No.	No. of Dependents
Present Address			Present Address		
Home/Cell Phone	Length of Residence	<input type="checkbox"/> Buying <input type="checkbox"/> Renting <input type="checkbox"/> Living with relative	Home/Cell Phone	Length of Residence	<input type="checkbox"/> Buying <input type="checkbox"/> Renting <input type="checkbox"/> Living with relative
Prior Address	Length of Residence		Prior Address	Length of Residence	
Present Employer			Present Employer		
Net Income/Mo \$ -	<input type="checkbox"/> Bi-Mo. <input type="checkbox"/> Monthly	Pay Days	Supervisor	Net Income/Mo \$ -	<input type="checkbox"/> Bi-Mo. <input type="checkbox"/> Monthly
Your Position	Length of Employment	Phone Number	Your Position	Length of Employment	Phone Number
Prior Employer	Length of Employment	Reason for Leaving	Prior Employer	Length of Employment	Reason for Leaving
ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THE OBLIGATION			ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THE OBLIGATION		
Alimony, Child Support, Separate Maintenance Received Under <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding			Alimony, Child Support, Separate Maintenance Received Under <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding		
Other Income \$ - Per Mo. Source:			Other Income \$ - Per Mo. Source:		
Have you ever received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes - When?			Have you ever received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes - When?		
Checking Acct. No.	Where		Checking Acct. No.	Where	
Savings Acct. No.	Where		Savings Acct. No.	Where	
Name and address of nearest relative not living with you n/a			Name and address of nearest relative not living with you n/a		
<b>SECTION C: MARITAL STATUS (Do not complete if this is an application for individual unsecured credit.)</b>					
APPLICANT		<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)	
OTHER PARTY		<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)	
<b>SECTION D: ASSET AND DEBT INFORMATION</b>					
DESCRIPTION OF ASSETS		VALUE	NAME OF OWNERS		Subject to Debt: Yes / No
INSURANCE AGENT					
Cash in Bank					
Auto					
Year					
Auto					
Year					
Real Estate					
Stocks or Bonds					
Household Goods					
Other					
TOTALS		-			
OUTSTANDING DEBT		HIGHEST OWED	PRESENT BALANCE	MONTHLY PAYMENT	PAST DUE YES / NO
Mortgage/Rent To:					
Auto Payment To:					
Other:					
D/A Ratio		TOTALS	-	-	-
Are you a Co-signer Endorser or Guarantor anywhere?			<input type="checkbox"/> No <input type="checkbox"/> Yes Where?	From Whom:	Amount Owed:
Are there any suits or judgements against you?			<input type="checkbox"/> No <input type="checkbox"/> Yes Where?	Amount of Judgement	
Have you been declared bankrupt in the last 10 years?			<input type="checkbox"/> No <input type="checkbox"/> Yes Where?	When?	
<b>SECTION E: Briefly describe property to be used as security and name of owner or owners</b>					
<b>SIGNATURES</b>					
Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this Application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.					
APPLICANT'S SIGNATURE		DATE	OTHER SIGNATURE (Where Applicable)		DATE
X			X		