



CONSUMER CREDIT APPLICATION

Disclaimer	
<p>NOTICE TO APPLICANT: This form has been designed to comply with the Federal Equal Credit Opportunity Act. <u>If you are applying for joint credit, please complete the entire application.</u> If you are applying for individual credit, you may omit information regarding the co-applicant. You need not indicate your marital status unless you are applying for credit which will be secured. You need not disclose any income derived from alimony, child support or separate maintenance if you do not choose to rely on such income to obtain or repay the requested loan.</p>	
<p>We are applying for joint credit:</p>	
<p>_____</p> <p><i>Initials of Applicant</i></p>	<p>_____</p> <p><i>Initials of Applicant</i></p>

Credit Type:	Loan Type:

Application Information			
Application Received:	Loan Amount Requested:	Term Requested:	
Purpose of Loan:			
Preferred Payment Date:	Can Payment be Automatic?	Account #:	Account Type:
Collateral:	Do you want to know about Credit Life? Yes No		

Personal			
Name:			
Birth Date:	SSN:	Total Number of People in Household:	
Citizenship:	Marital Status:	Maiden Name:	

Identification (Internal Use Only)		
Type:	Issued By:	State:
Identification #:	Date Issued:	Expiration Date:

Address			
Physical Street Address:	City:	State:	ZIP Code:
Mailing Address (if different than above):	City:	State:	ZIP Code:
Prior Address (if less than 1 year):	City:	State:	ZIP Code:
Phone:	Email:	Time at Address:	
Residential Status:	Monthly Payment:	Mortgage Company/Landlord:	
	Balance if Owned:	Value of home if owned:	

Personal Reference			
Relative/Friend not at your address:	Address:		
City:	State:	ZIP Code:	Phone:

Employment			
Employment Position:	Employer Name:		
Employer Address:			
City:	State:	ZIP Code:	
Phone:		Time at Present Employer:	
Gross Salary (monthly):		OT / Bonus / Commission (monthly):	
Other Income (monthly):		Source:	
Prior Employment Position (if current employment less than 12 months):		Prior Employer Name:	
City:	State:	ZIP Code:	
Phone:		Time at Prior Employer:	

Credit References		
Personal Bank Accounts:		
Financial Institution:	Account Balance(s):	Type of Account:
Financial Institution:	Account Balance(s):	Type of Account:
Have you filed Bankruptcy within the last 10 years?		
Have you ever had a judgment or foreclosure?		
Are you a co-maker, endorser, or guarantor on any loan?		

Co-Applicant		
Name:	Relationship to Applicant:	
Birth Date:	SSN:	Total Number of People in Household:
Citizenship:	Marital Status:	

Identification (Internal Use Only)

Type:	Issued By:	State:
Identification #:	Date Issued:	Expiration Date:

Co-Applicant Address

Physical Street Address:	City:	State:	ZIP Code:
Mailing Address (if different than above):	City:	State:	ZIP Code:
Phone:	Email:	Time at Address:	
Residential Status:	Monthly Payment:	Mortgage Company/Landlord:	
	Balance if Owned:	Value of Home if Owned: \$	

Co-Applicant Employment

Employment Position:	Employer Name
Employment Address:	
City:	State: ZIP Code:
Phone:	Time at Present Employer:
Gross Salary (monthly):	OT / Bonus / Commission (monthly):
Other Income (monthly):	Source:
Prior Employer Position (if current employment less than 12 months):	Prior Employer Name:
City:	State: ZIP Code:
Phone:	Time at Prior Employer:

Co-Applicant Credit References

Financial Institution:	Account(s) Balances:	Type of Account:
Financial Institution:	Account(s) Balances:	Type of Account:
Have you filed Bankruptcy within the last 10 years?		
Have you ever had a judgment or foreclosure?		
Are you a co-maker, endorser, or guarantor on any loan?		

*******Insurance Products Disclosures*******

Application Insurance Disclosure: You have submitted a request for a loan. In connection with your loan First Community Bank (the Bank) may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires us to provide you with the following disclosures.

- The Bank, as a condition of granting you a loan, cannot require that you purchase an insurance product or an annuity from us or any affiliate.
- The Bank, as a condition of granting you a loan, cannot prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

Insurance and annuities:

- Are not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States, the Bank or any of its affiliates
- Are not a deposit to or obligation of the Bank;
- Are not guaranteed by the Bank or any of its affiliates;
- May decrease in value.

Notice to Applicant(s)

This application will be retained whether or not credit is granted. I (we) authorize First Community Bank (the Bank) to verify all information or obtain further information if deemed necessary concerning my (our) credit and employment. I (we) understand that the Bank will rely on the information provided herein, and I (we) certify that all information herein is true and complete. I (we) authorize the Bank to respond to credit inquiries and provide credit information relative to me (us) now or on a subsequent loan. Any willful misrepresentations on this application could result in fines and imprisonment under the provisions of the U.S. Criminal Code.

The undersigned Applicant(s) hereby acknowledge the written and verbal receipt of the Insurance Products Disclosure. By signing below, each Applicant declares that the statements above has been and understood.

Signature of Applicant

Date

Signature of Co-Applicant

Date

I would also like information on the following services and products:

- | | | |
|--|--|--|
| <input type="checkbox"/> Checking Accounts | <input type="checkbox"/> Certificate of Deposit Accounts | <input type="checkbox"/> Credit Card |
| <input type="checkbox"/> Telephone Banking | <input type="checkbox"/> Internet Banking | <input type="checkbox"/> Credit Life Insurance |