

CREDIT APPLICATION



ATTN: Consumer Loan Dept.
10753 Macatawa Dr.
Holland, MI 49424
877-820-2265

TYPE OF CREDIT

☐ Unsecured ☐ Auto ☐ Other _____

IMPORTANT: Please read these directions before completing this Application, and check () 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 asset of another person as the basis for repayment of the credit requested, complete Section A and D. If the requested credit is to be secured, also complete the first part of Section C.
- ☐ If you are applying for joint credit with another person, complete all Sections, providing information in B about the join applicant.

 I intend to apply for joint credit. _____

- Applicant Signature

☐ 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 to the extent possible, providing information in B about the person on whose alimony, child support, or separate maintenance payments or income or assets you are relying.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act 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, physical address, date of birth, taxpayer identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know if additional information is required.

Date	Amount Requested	No. of Months	Purpose
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SECTION A. APPLICANT INFORMATION				SECTION B. JOINT APPLICANT/OTHER PARTY INFORMATION					
Full Name		No. of dependents (other than self)		Full Name		No. of dependents (other than self)			
List any other name(s) you obtained credit under				List any other name(s) you obtained credit under					
Birthdate		Social Security No.		Birthdate		Social Security No.			
Drivers License No.		State	Date Issued	Expiration	Drivers License No.		State	Date Issued	Expiration
Other ID (State, Military, Tribal etc.)		State/Agency	Date Issued	Expiration	Other ID (State, Military, Tribal etc.)		State/Agency	Date Issued	Expiration
Primary Phone #		Secondary Phone #		Primary Phone #		Secondary Phone #			
Home Address-City, State, Zip			How Long There		Home Address-City, State, Zip			How Long There	
Previous Address-City, State, Zip			How Long There		Previous Address-City, State, Zip			How Long There	
E-mail Address				E-mail Address					
Employer's Name			How Long There		Employer's Name			How Long There	
Employer's Address-City, State, Zip				Employer's Address-City, State, Zip					
Phone No.		Salary \$ <input type="checkbox"/> Week <input type="checkbox"/> Month		Phone No.		Salary \$ <input type="checkbox"/> Week <input type="checkbox"/> Month			
Previous Employer			How Long There		Previous Employer			How Long There	
Previous Employer's Address-City, State, Zip				Previous Employer's Address-City, State, Zip					
Bank Accounts Here Checking Savings		Other Bank Name		Bank Accounts Here Checking Savings		Other Bank Name			
INCOME FROM ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO RELY UPON IT AS A BASIS FOR REPAYING THIS OBLIGATION									
Other Income Source		Monthly Amount \$		Other Income Source		Monthly Amount \$			
Do you make alimony, child support or separate maintenance payments? <input type="checkbox"/> Yes <input type="checkbox"/> No Amount \$				Do you make alimony, child support or separate maintenance payments? <input type="checkbox"/> Yes <input type="checkbox"/> No Amount \$					
Closest Relative (Not living with you)		Relationship		Closest Relative (Not living with you)		Relationship			
Address		Phone		Address		Phone			

SECTION C. MARITAL STATUS	
DO NOT COMPLETE IF THIS IS AN APPLICATION FOR INDIVIDUAL UNSECURED CREDIT.	
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, and widowed)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, and widowed)
Are you a party to a civil union entered in IL or similar relationship in another state? <input type="checkbox"/> Yes No <input type="checkbox"/>	Are you a party to a civil union entered in IL or similar relationship in another state? <input type="checkbox"/> Yes No <input type="checkbox"/>

SECTION D. 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" AND JOINT APPLICANT/OTHER PARTY INFORMATION WITH A "B." IF SECTION B WAS NOT COMPLETED ONLY GIVE INFORMATION ABOUT THE APPLICANT IN THIS SECTION.)							
Assets Owned (Use separate form if necessary.)							
<input type="checkbox"/> Own Home <input type="checkbox"/> Rent <input type="checkbox"/> Live with relative	Name of Landlord or Mortgage Holder		Account No.	Address		Telephone	
	Name of Relative		Current Value \$	Mortgage Balance \$	Payment or Rent \$		
	Location of other real estate owned		Current Value \$	Mortgage Balance \$	Monthly Payment \$		
Year, make and model of auto owned				Where Financed		Amount Owning \$	
OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, etc. Include at least three credit references. Use separate sheet if necessary.)							
Name of Creditor	Address		In what name or names is account carried?	Account No.	Date Opened	Unpaid Balance	Monthly Payment
Have you ever gone through bankruptcy or Chapter XIII?		<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, when?	Joint Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, when?	
Do you now have any unsatisfied judgments against you?		<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, when?	Joint Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, when?	
Are you a co-signer, endorser or guarantor for others?		<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, when?	Joint Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No		If yes, when?	

NOTICE: 18 United States Code 1014, prescribes criminal penalties for false statements in loan application to Federally insured banks. I/We hereby certify that the foregoing statements are true and complete and are made for the purpose of determining my/our eligibility for credit. I/We agree that this statement shall remain your property, whether or not the application is accepted. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our credit worthiness, including, but not limited to, procuring consumer reports from consumer reporting agencies and credit information from banks and other financial institutions and extenders of credit, references, present and former employers, merchants, landlords and creditors. Each applicant consents that, upon denial of this application based upon a consumer report or information received from a person other than a consumer reporting agency on any applicant, you may disclose the information to all applicants in any notification or report required by Federal laws.

We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit bureau.

Signature of Applicant _____ Date _____

Signature of Joint Applicant _____ Date _____

FOR INTERNAL USE ONLY

Date application received	NMLS #	How application was received
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