

## SECURITY BANK CREDIT APPLICATION

### TYPE OF CREDIT REQUESTED

IMPORTANT: Check the appropriate boxes below and complete the applicable sections.

- SECURED  INDIVIDUAL CREDIT - relying solely on my income or assets  
 UNSECURED  INDIVIDUAL CREDIT - relying on my income or assets as well as income or assets from other sources  
 JOINT CREDIT

#### FOR CREDITOR USE

DATE \_\_\_\_\_ CLASS NO. \_\_\_\_\_  
 ACCOUNT NO. \_\_\_\_\_  
 APPROVED BY \_\_\_\_\_  
 DECLINED BY \_\_\_\_\_

AMOUNT REQUESTED	FOR HOW LONG	PAYMENT DATE DESIRED		PROCEEDS OF LOAN TO BE USED FOR
------------------	--------------	----------------------	--	---------------------------------

### SECTION A - INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle)					
BIRTHDATE	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDANTS	AGES OF DEPENDANTS
ADDRESS (Street, City, State & Zip)				COUNTY	Do you <input type="checkbox"/> own or <input type="checkbox"/> rent
PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address)				COUNTY	Do you <input type="checkbox"/> own or <input type="checkbox"/> rent
EMPLOYER (Company Name & Address)					HOW LONG
BUSINESS PHONE Ext.	POSITION OR TITLE		SALARY PER MONTH		
		GROSS:		NET:	
PREVIOUS EMPLOYER (Company Name & Address)					HOW LONG
NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			RELATIONSHIP	TELEPHONE NO. (Include Area Code)	
<b>Alimony, child support, or separate maintenance income not to be revealed if you do not wish to have it considered as a basis for repaying this obligation.</b> Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Judgement <input type="checkbox"/> Oral Understanding					
SOURCES OF OTHER INCOME					AMOUNT PER MONTH
Is any income listed in this Section likely to be reduced before the credit request is paid off?				Have you previously received credit from us?	
<input type="checkbox"/> NO <input type="checkbox"/> YES (Explain)				<input type="checkbox"/> No <input type="checkbox"/> Yes - When?	

### SECTION B - JOINT APPLICANT OR OTHER PARTY INFORMATION

Complete only if: for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state.

NAME (Last, First, Middle)					
BIRTHDATE	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDANTS	AGES OF DEPENDANTS
RELATIONSHIP TO APPLICANT (If Any)		ADDRESS (Street, City, State & Zip)			HOW LONG
EMPLOYER (Company Name & Address)					HOW LONG
BUSINESS PHONE Ext.	POSITION OR TITLE		SALARY PER MONTH		
		GROSS:		NET:	
PREVIOUS EMPLOYER (Company Name & Address)					HOW LONG
<b>Alimony, child support, or separate maintenance income not to be revealed if you do not wish to have it considered as a basis for repaying this obligation.</b> Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Judgement <input type="checkbox"/> Oral Understanding					
SOURCES OF OTHER INCOME					AMOUNT PER MONTH
Is any income listed in this Section likely to be reduced before the credit request is paid off?				Have you previously received credit from us?	
<input type="checkbox"/> NO <input type="checkbox"/> YES (Explain)				<input type="checkbox"/> No <input type="checkbox"/> Yes - When?	

### SECTION C - MARITAL STATUS

Complete only if: for joint credit or secured credit, or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested.

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)

**SECTION D - ASSET & 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, only give information about the Applicant in this Section.

**ASSETS OWNED** (Use separate sheet if necessary)

DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
CHECKING ACCOUNT NUMBER(S) (where)			
SAVINGS ACCOUNT NUMBER(S) (where)			
CERTIFICATE OF DEPOSIT(S) (where)			
MARKETABLE SECURITIES (issuer, type, no. of shares)			
REAL ESTATE (location, date acquired)			
LIFE INSURANCE (issuer, face value)			
AUTOMOBILES (make, model, year)			
OTHER (list)			
<b>TOTAL ASSETS</b>			<b>\$0.00</b>

**OUTSTANDING DEBTS** (Include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary)

CREDITOR	ACCOUNT NUMBER	NAME IN WHICH ACCOUNT IS CARRIED	ORIGINAL AMOUNT (Omit Rent)	PRESET BALANCE (Omit Rent)	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER					
AUTOMOBILES (Describe)					
<b>TOTAL DEBTS</b>			<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

Complete the following information about both the Applicant and Joint Applicant or Other Person (if applicable):

Are you obligated to make Alimony, Support or Maintenance Payments? No Yes  
 If yes, to (Name & Address) \_\_\_\_\_ Amt. Per month \$ \_\_\_\_\_  
 Are you a co-maker, endorser, guarantor on any loan or contract? No Yes If yes, for whom? \_\_\_\_\_ To whom? \_\_\_\_\_  
 Are there any unsatisfied judgements against you? No Yes If yes, to whom owed? \_\_\_\_\_ Amount \$ \_\_\_\_\_  
 Have you declared bankruptcy in the last 10 years? No Yes If yes, where? \_\_\_\_\_ Year? \_\_\_\_\_

**SECTION E - SECURED CREDIT** Complete only if credit is to be secured. Briefly describe the property to be given as security

PROPERTY DESCRIPTION \_\_\_\_\_

NAMES & ADDRESS OF ALL CO-OWNERS OR THE PROPERTY \_\_\_\_\_

IF THE SECURITY IS REAL ESTATE, GIVE THE FULL NAME OF YOUR SPOUSE (IF ANY) \_\_\_\_\_

**SIGNATURES** - I certify that everything I 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 authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Other Signature (Where Applicable)

\_\_\_\_\_  
Date



## AUTHORIZATION FORM

I hereby authorize Security Bank, SB, as the “lender” to verify my past and present employment earnings records, bank accounts, stock holdings and any other asset balances that are needed to process my loan application. I further authorize Security Bank, SB to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references and in addition Security Bank, SB may order a payoff statement. It is further understood that this authorization may be used for quality control review. It is understood that a photocopy of this form will also serve as authorization.

I/We further authorize Security Bank, SB to provide any and all information contained in the loan application to the credit bureau in order to facilitate the reporting of credit information to Security Bank, SB.

The information the lender obtains is only to be used in the processing of my application for a loan.

Dated: \_\_\_\_\_

X \_\_\_\_\_

X \_\_\_\_\_

# INSURANCE DISCLOSURE FOR CREDIT APPLICATION

---

<b>Applicant:</b>	<b>Lender: Security Bank</b>
<b>Applicant:</b>	<b>510 E. Monroe</b>
<b>Address:</b>	<b>Springfield, Il. 62701</b>
	<b>(217) 789-3500</b>

---

## 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** \_\_\_\_\_

\_\_\_\_\_  
**DATE**

**X** \_\_\_\_\_

\_\_\_\_\_  
**DATE**