

# CREDIT APPLICATION

Date	Amount Requested	Term (Months)	Purpose of Loan	Proposed Collateral

### Information Regarding Applicant(s)

If you are applying for *individual credit* in your own name and are relying on your own income and assets and not on the income or assets of another person as the basis for repayment of the credit requested do not complete Co-Applicant information.

If you are applying for *joint credit*, the Applicant and Co-Applicant each agree we intend to apply for joint credit by signing below:

\_\_\_\_\_ Applicant

\_\_\_\_\_ Co-Applicant

### Primary Applicant

### Co-Applicant

Full Name (Please Print)			Full Name (Please Print)		
Social Security Number	Cell Phone		Social Security Number	Cell Phone	
Date of Birth	Home Phone		Date of Birth	Home Phone	
Drivers License Number	State of Issuance	Expiration	Drivers License Number	State of Issuance	Expiration
E-Mail Address			E-Mail Address		
Present Street Address			Present Street Address		
City/State		Zip Code	City/State		Zip Code
Choose One: RENT or OWN	Monthly Payment	Number of Years at Present Address	Choose One: RENT or OWN	Monthly Payment	Number of Years at Present Address
Name of Employer		Business Phone	Name of Employer		Business Phone
Address of Employer			Address of Employer		
Position/Title		Years on this job	Position/Title		Years on this job
Name of Nearest Relative <i>NOT</i> Living with You	Relationship	Phone No.	Name of Nearest Relative <i>NOT</i> Living with You	Relationship	Phone No.
Address of Nearest Relative <i>NOT</i> Living with You (Street, City, State, & Zip)			Address of Nearest Relative <i>NOT</i> Living with You (Street, City, State, & Zip)		
Have you ever received a loan from Security Bank?	YES	NO	Have you ever received a loan from Security Bank?	YES	NO
Are there any unsatisfied judgments against you?	YES	NO	Are there any unsatisfied judgments against you?	YES	NO
Have you declared bankruptcy with the past 7 years?	YES	NO	Have you declared bankruptcy with the past 7 years?	YES	NO
If yes, where?	Year:		If yes, where?	Year:	

### Monthly Income

**Notice - Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**

	Salary and Wages	Other (Please Describe)	Subtotals
Applicant			
Co-Applicant			
<b>Total Gross Monthly Income</b>			

### Assets and Liabilities

Attach a separate sheet if necessary

Assets	Pledged?	Value
Cash (Name & Address of Financial Institution):	YES NO	
Automobile(s) (Make, Model, Year):	YES NO	
Real Estate (Location, Date Acquired):	YES NO	
Other (list):	YES NO	
<b>Total Assets</b>		

Liabilities - List all indebtedness to individuals or other creditors, including alimony, child support, rent, etc.)	Current Balance	Past Due?	Monthly Payment
		Y N	
		Y N	
		Y N	
		Y N	
<b>Total Debts</b>			

### Insurance Disclosure for Credit Application

**Purpose:** You have submitted an application for a loan. In connection with your loan application, Security Bank may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Security Bank to provide you with the following disclosures.

**Credit Disclosure:**

1. Security Bank, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Security Bank or any of its affiliates.
2. Security Bank, 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.

**Acknowledgement:** By signing below, I acknowledge that I have read, received, and understand this insurance disclosure.

### Certifications, Authorizations, and Signatures

You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account – regardless of whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of prerecorded/artificial voice messages or an automatic dialing device.

***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

\_\_\_\_\_  
Co-Applicant's Signature

\_\_\_\_\_  
Date