

CONSUMER LOAN APPLICATION

Please complete the application and bring it with you to the Jefferson Banking Center nearest you or mail it to the address at the bottom of the page.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law 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, address, date of birth and other information that will allow us to identify you. We may also ask to see you driver's license or other identifying documents.

IMPORTANT: Check () the appropriate boxes below and complete the applicable sections below:

TYPE OF CREDIT REQUESTED

Individual Joint Credit (initial _____)

PURPOSE/TYPE OF CREDIT REQUESTED:

(Home equity, home improvement and lot loans require a different application.) LOAN TERMS:

Auto, Boat and ATV Personal Line of Credit Other _____ Amount Requested _____ Secured Unsecured
 Installment Loan CD Secured Loan Term Requested _____ Proposed Collateral _____

APPLICANT

Name			Home Telephone	Cell Phone	Birthdate
Drivers License No.	Social Security No.	Email Address	Are you a U.S. Citizen? <input type="checkbox"/> Yes or <input type="checkbox"/> No	Do you <input type="checkbox"/> Rent or <input type="checkbox"/> Own Monthly payment: \$ _____	
Street Address	City	State	Zip	How Long	
Your Employer	Your Position	Business Phone	How Long		
Your Employer's Address	City	State	Zip		
\$ _____	\$ _____	\$ _____	Source(s)	\$ _____	
Gross Annual Salary	Gross Annual Commission	Other Annual Income		Total Annual Income	

Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered for repaying this debt.

Alimony, child support or separate maintenance received under: Court Order Written Agreement Oral Agreement

Have you received credit from us before?

Yes No

Are you obligated to pay alimony, child support, or separate maintenance? No Yes, monthly payments: \$ _____

Are you liable for any other debt? (a co-maker, guarantor or endorser on any loan or contract) No Yes, explain: _____

Have you declared bankruptcy in the last seven (7) years? No Yes, Where? _____ Year? _____ Chapter Filed? _____

CONSUMER LOAN APPLICATION

CO-APPLICANT/GUARANTOR

Name			Home Telephone	Cell Phone	Birthdate
Drivers License No.	Social Security No.	Email Address	Are you a U.S. Citizen? <input type="checkbox"/> Yes or <input type="checkbox"/> No	Do you <input type="checkbox"/> Rent or <input type="checkbox"/> Own Monthly payment: \$ _____	
Street Address		City	State	Zip	How Long
Your Employer		Your Position	Business Phone		How Long
Your Employer's Address		City	State	Zip	
\$ _____	\$ _____	\$ _____	Source(s)	\$ _____	
Gross Annual Salary		Gross Annual Commission	Other Annual Income	Total Annual Income	

Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered for repaying this debt.

Alimony, child support or separate maintenance received under: Court Order Written Agreement Oral Agreement

Have you received credit from us before? Yes No

Are you obligated to pay alimony, child support, or separate maintenance? No Yes, monthly payments: \$ _____

Are you liable for any other debt? (a co-maker, guarantor or endorser on any loan or contract) No Yes, explain: _____

Have you declared bankruptcy in the last seven (7) years? No Yes, Where? _____, Year? _____, Chapter Filed? _____

MARITAL STATUS

(Do not complete if this is an application for an individual account.)

Applicant: Married Separated Unmarried (including single, divorced, and widowed)

Co-applicant/Guarantor: Married Separated Unmarried (including single, divorced, and widowed)

APPLICANT & CO-APPLICANT/GUARANTOR SIGNATURES

By signing below, I certify that the information contained in this application on any attachments represents my current financial condition accurately. You may verify the information arising out of my transactions with you to others. This application shall remain the property of Jefferson Bank. I agree to notify the Bank of any material adverse changes in my financial condition and to furnish current financial information upon request by Bank from time to time.

Applicant's Signature	Date	Co-Applicant's/Guarantor's Signature	Date
-----------------------	------	--------------------------------------	------