

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 your 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.)

Auto, Boat and ATV Personal Line of Credit Other _____
Installment Loan CD Secured Loan

LOAN TERMS:

Amount Requested \$ _____ Secured Unsecured

Term Requested _____ Proposed Collateral _____

APPLICANT

INQUIRY CODE: _____
Personal PIN for bank inquiries

Name (Legal Name as it appears on Identification) Home Phone Cell Phone Date of Birth

Driver License Number State Social Security Number Primary Email Address

Are you a U.S. Citizen? Yes or No Do you Rent or Own Monthly payment: \$ _____

Physical Address City State ZIP How Long

Mailing Address City State ZIP How Long

Your Employer Your Position/Occupation Business Phone How Long

Your Employer's Address City State ZIP Business Email

\$ \$ \$ \$
Gross Annual Salary Gross Annual Commission Other Annual Income Total Annual Income



Attn: Commercial Lending
1900 Broadway Suite 900 • San Antonio, Texas 78215

JeffersonBank.com



P8018-0224

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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 _____

CO-APPLICANT OR GUARANTOR

INQUIRY CODE: _____
Personal PIN for bank inquiries

Will the individual be a

Co-Applicant Guarantor

Name (Legal Name as it appears on Identification) Home Phone Cell Phone Date of Birth

Driver License Number State Social Security Number Primary Email Address

Are you a U.S. Citizen? Yes or No Do you Rent or Own Monthly payment: \$ _____

Physical Address City State ZIP How Long

Mailing Address City State ZIP How Long

Your Employer Your Position/Occupation Business Phone How Long

Your Employer's Address City State ZIP Business Email

\$ \$ \$ \$
Gross Annual Salary Gross Annual Commission Other Annual Income Total Annual Income

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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 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



JEFFERSON BANK

Attn: Commercial Lending
1900 Broadway Suite 900 • San Antonio, Texas 78215

JeffersonBank.com

P8018-0224



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Opting Out of Prescreened Offers

Under the Fair Credit Reporting Act (FCRA), the Consumer Credit Reporting Companies (Experian, TransUnion, Equifax) are permitted to include your name on lists used by creditors or insurers to make firm offers of credit or insurance. When your credit report is pulled, this hard inquiry notifies these creditors of the potential credit application. This information is not shared by Jefferson Bank nor by the vendor utilized by Jefferson Bank to supply the credit report.

The FCRA also provides you the right to “Opt-Out” of these offers. This prevents the Consumer Credit Reporting Companies from providing your credit file information to others.

1. Call 1-888-5-OPTOUT (1-888-567-8688) or visit www.optoutprescreen.com. When you call this toll-free number or visit the website, you will be asked to provide certain personal information, including your Home Phone number, name, Social Security number, and date of birth. The information you provide is confidential and will be used only to process your request to opt out. Don't enter any personal information until you have checked for indicators that the site is secure – a lock icon on your browser or a web address that begins https. Opting out of prescreened offers does not affect your ability to apply for credit or to get it. Your opt out request will be processed within five days, but it may take up to 60 days before the prescreened offers stop coming. If you have a joint mortgage, both parties need to opt out to stop the prescreened offers. If or when you want to opt back in, use the same telephone number or website.
2. Put your phone number on the federal government's National Do Not Call Registry to reduce the telemarketing calls you get at home. To register your phone number or to get information about the registry, visit www.donotcall.gov, or call 1-888-382-1222 from the phone number you want to register. You will get fewer telemarketing calls within 31 days of registering your number. Your number stays on the registry for five years, until it is disconnected, or until you take it off the registry.

For more information about the Fair Credit Reporting Act, the law that spells out the terms under which companies can check credit reports, visit www.ftc.gov/credit.