



Credit Application

The Citizens-Farmers Bank of Cole Camp
 PO Box 219
 Cole Camp, MO 65325

PO Box 250
 Stover, MO 65078

Creditor

("You" means Applicant, *et al*; and "We" means Creditor)

Important Information to Applicant(s). 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 applies for a loan or opens an account. **What this means for you.** When you apply for a loan or 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. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law. **Read each instruction carefully before completing this form.**

For Creditor Use

Account No.	Class No.	Date Received
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1. Type of Application

Check only one of the three types:

- Individual Credit** - You are relying solely on your income or assets.
- Individual Credit** - You are relying on your income or assets as well as income or assets from other sources.
- Joint Credit** - By initialing below, you intend to apply for "joint credit".
- Applicant _____ Joint Applicant _____

2. Type of Requested Credit

Application Date	Amount \$	Financing Type <input type="checkbox"/> New <input type="checkbox"/> Refinance <input type="checkbox"/> Modification	No. of Months	Repayment Interval <input type="checkbox"/> Monthly <input type="checkbox"/>	First Payment Date
Credit Type Line of Credit Loan	Loan Purpose <input type="checkbox"/> Agricultural <input type="checkbox"/> Business <input type="checkbox"/> Consumer	Security for Credit <input type="checkbox"/> Unsecured <input type="checkbox"/> Secured	Proceeds of Credit to Be Used for <input type="checkbox"/> To purchase property that will secure your credit <input type="checkbox"/> To purchase property that is a residential dwelling and is not real estate <input type="checkbox"/> To finance home improvements to a residential dwelling <input type="checkbox"/> Other (describe):		

Applicant

3. Applicant Information

Joint Applicant or Other Party

Full Name (First, Middle, Last)			Full Name (First, Middle, Last)		
Drivers License Number	Drivers License Issued By		Drivers License Number	Drivers License Issued By	
Drivers License Issue Date	Drivers License Expiration Date	Date of Birth	Drivers License Issue Date	Drivers License Expiration Date	Date of Birth
Soc. Sec. No.	Primary Phone <input type="checkbox"/> Cell	Second Phone <input type="checkbox"/> Cell	Soc. Sec. No.	Primary Phone <input type="checkbox"/> Cell	Second Phone <input type="checkbox"/> Cell
Email Address:			Email Address:		
Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent No. of Yrs.:			Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent No. of Yrs.:		
Previous Address Own Rent No. of Yrs.:			Previous Address Own Rent No. of Yrs.:		
Dependents No.: Ages:			Dependents No.: Ages:		
Nearest Relative (not living with you) Name: Address: Telephone: <input type="checkbox"/> Cell			Nearest Relative (not living with you) Name: Address: Telephone: <input type="checkbox"/> Cell		
Your Relationship to us (or our affiliate) <input type="checkbox"/> None <input type="checkbox"/> Employee <input type="checkbox"/> Insider (Shareholder, Director, Officer)			Your Relationship to us (or our affiliate) <input type="checkbox"/> None <input type="checkbox"/> Employee <input type="checkbox"/> Insider (Shareholder, Director, Officer)		
Have you ever received credit from us? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when: office/branch:			Have you ever received credit from us? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when: office/branch:		

<i>Applicant</i>		5. Employment Information		<i>Joint Applicant or Other Party</i>	
1st Employer: <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		1st Employer: Current Previous Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		1st Employer: Current Previous Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:	
2nd Employer: <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		2nd Employer: Current Previous Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		2nd Employer: Current Previous Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:	
3rd Employer: <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		3rd Employer: Current Previous Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		3rd Employer: Current Previous Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:	

<i>Applicant</i>		6. Other Income		<i>Joint Applicant or Other Party</i>	
Alimony, child support, or separate maintenance income <u>need not</u> be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: Court order Written agreement Oral understanding		Alimony, child support, or separate maintenance income <u>need not</u> be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: Court order Written agreement Oral understanding		Alimony, child support, or separate maintenance income <u>need not</u> be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: Court order Written agreement Oral understanding	
Other Income: \$ per Month Source:		Other Income: \$ per Month Source:		Other Income: \$ per Month Source:	
Is any income listed in Sections 4, 5 or 6 likely to be reduced before the credit is paid off: Yes (Explain in section 10.) No		Is any income listed in Sections 4, 5 or 6 likely to be reduced before the credit is paid off: Yes (Explain in section 10.) No		Is any income listed in Sections 4, 5 or 6 likely to be reduced before the credit is paid off: Yes (Explain in section 10.) No	

<i>Applicant</i>		7. Other Obligations		<i>Joint Applicant or Other Party</i>	
Yes No If yes, Amount: \$ For whom: To whom:	Are you a co-maker, endorser, co-signer, surety, or guarantor on any loan, contract or other obligation?		Yes No If yes, Amount: \$ For whom: To whom:		
Yes No If yes, Amount per month: \$ To whom:	Are there any unsatisfied judgments against you?		Yes No If yes, Amount per month: \$ To whom:		
Yes No If yes, Where: Year:	Have you been declared bankrupt in the last 10 years?		Yes No If yes, Where: Year:		
Yes No If yes, Amount per month: \$ To whom:	Are you obligated to make Alimony, Support or Maintenance Payments?		Yes No If yes, Amount per month: \$ To whom:		

8. Property Information (if secured)		
Property Type Boat or Vessel Certificate of Deposit Deposit Account Manufactured Home Motor Vehicle	Property Description	Property Location and Address
Primary Use of Property Agricultural Business Consumer	Property Owner(s) Names & Addresses	

Applicant	9. Marital Status	Joint Applicant or Other Party
<p>Leave blank, unless:</p> <p>(1) the credit will be secured, or</p> <p>(2) you reside in a community property state, or</p> <p>(3) you are relying on property, located in a community property state, as a basis for repayment.</p> <p>Married Separated Unmarried (including single, divorced, widowed)</p>	<p>Leave blank, unless:</p> <p>(1) the credit will be secured, or</p> <p>(2) you reside in a community property state, or</p> <p>(3) you are relying on property, located in a community property state, as a basis for repayment.</p> <p>Married Separated Unmarried (including single, divorced, widowed)</p>	

10. Additional Information or Explanations

11. Notices

California Residents. Each applicant, if married, may apply for a separate account.

New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

Ohio Residents. The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.
Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Texas Residents. The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes § 766.59 or a court decree under Wisc. Statutes § 766.70 adversely affects the interests of the Creditor unless the Creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the Creditor is incurred.
For Married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the Creditor may be required by law to give notice of this transaction to my spouse.

12. Certifications, Authorizations and Signatures

You certify that everything you have stated in this Credit Application and on any other documents submitted to us are true and correct to the best of your knowledge. You understand that you must update the information contained in this Credit Application if either your financial condition materially changes or we make a request to you orally or in writing. You understand that we will retain this Credit Application whether or not it is approved.

You authorize us to request one or more consumer reports, to check and verify your credit and employment history, and to answer questions others may ask us about our credit experience with you.

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 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.

CREDIT DISCLOSURES: An insurance product or annuity may be offered to you. If you purchase an insurance product or an annuity: (1) The insurance product or annuity is not a deposit or other obligation of, or guaranteed by, this institution or our affiliates; (2) With exception of Federal Flood Insurance or Federal Crop Insurance, the insurance product or annuity is not insured by the Federal Deposit Insurance Corporation or any other agency of the United States, this institution, or our affiliates; and (3) in the case of an insurance product or annuity that involves an investment risk, there is investment risk associated with the insurance product, including the possible loss of value. If an insurance product or annuity is offered we cannot condition an extension of credit on either of the following: (1) your purchase of an insurance product or annuity from us or any of our affiliates; or, (2) your agreement not to obtain, or a prohibition on you from obtaining, an insurance product or annuity from an unaffiliated entity.

Applicant Signature	Date	Joint Applicant, or Other Party, Signature	Date
(if applicable)			

Notice: It is a federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code § 1001, *et seq.*

Mortgage Loan Originator Information

If this *Credit Application* is secured by a consumer's residential dwelling that is owned by you, we may be required under federal or state law to disclose our mortgage loan origination identification number(s), which are as follows, if applicable:

- ◆ Mortgage Loan Originator Name and Identifier:
- ◆ Mortgage Loan Origination Company Name and Identifier:

For Creditor Use

Date Received	Received By	Date Action Taken	Action Taken By	Action Taken	Reason Code(s)

After completing this application, please print, date, sign and then deliver to one of our banking locations or contact us in Cole Camp at 660-668-4416 or in Stover at 573-377-4272 to talk directly with a lender. If you need assistance in completing the application or have questions, please feel free to contact us at your convenience.

Please retain a copy of the application for your records.



CITIZENS-FARMERS BANK



Hometown Banking With Your Neighbors & Friends

Cole Camp

Stover

www.citizensfarmersbank.com

MEMBER
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