

READY RESERVE CONSUMER CREDIT APPLICATION

Please Check One: INDIVIDUAL CREDIT- relying solely on my income or assets
 INDIVIDUAL CREDIT- relying on my income or assets as well as income or assets from other sources.
 JOINT CREDIT- We intent to apply for joint credit. (INITIALS) _____

Amount Requested: _____

NOTE: You may apply for individual or joint credit, regardless of marital status. However, all checking account owners must apply for credit and sign this application to be considered for a Ready Reserve Line of Credit. **MARRIED APPLICANTS:** Please answer all questions relating to you and your spouse unless you are separated and your spouse is not also on your checking account. Please answer each question as thoroughly as possible. Provide the following marital status information **only** if: you are applying for joint credit, or you live in a community property state or are relying on property located in such a state for repayment of the credit request.

Marital Status: **APPLICANT:** Married Separated Unmarried (including single, divorced, widowed)
CO-APPLICANT: Married Separated Unmarried (including single, divorced, widowed)

| APPLICANT INFORMATION | CO-APPLICANT INFORMATION |
|-----------------------|--------------------------|
|-----------------------|--------------------------|

NOTE: Complete "Co-Applicant Information" if another person will be permitted to use the account, or if you are relying on income or assets of another person as a basis for repayment, or if you are married and reside, or property you are relying on is located, in a community property state (provide information about your spouse).

| | | | | | |
|--|----------------------|-----------|--|----------------------|-----------|
| NAME (Last, First, Middle) | | | NAME (Last, First, Middle) | | |
| ADDRESS (include city, state and zip) | | HOW LONG? | ADDRESS (include city, state and zip) | | HOW LONG? |
| PREVIOUS ADDRESS (Complete if present is less than 1 year) | | HOW LONG? | PREVIOUS ADDRESS (Complete if present is less than 1 year) | | HOW LONG? |
| HOME PHONE NO. | BUSINESS PHONE NO. | | HOME PHONE NO. | BUSINESS PHONE NO. | |
| SOCIAL SECURITY NO. | BIRTH DATE | | SOCIAL SECURITY NO. | BIRTH DATE | |
| EMPLOYER | POSITION | HOW LONG? | EMPLOYER | POSITION | HOW LONG? |
| EMPLOYER'S ADDRESS | | | EMPLOYER'S ADDRESS | | |
| PREVIOUS EMPLOYER (complete if <1 year) | POSITION | HOW LONG? | PREVIOUS EMPLOYER (complete if <1 year) | POSITION | HOW LONG? |
| NEAREST RELATIVE (Name & Address) | | | NEAREST RELATIVE (Name & Address) | | |
| PRESENT LANDLORD/MORTGAGE HOLDER | | PHONE NO. | PRESENT LANDLORD/MORTGAGE HOLDER | | PHONE NO. |
| <input type="checkbox"/> Own <input type="checkbox"/> Rent | Mo. Rent/Mortgage \$ | | <input type="checkbox"/> Own <input type="checkbox"/> Rent | Mo. Rent/Mortgage \$ | |

| INCOME | | | | | |
|---|--------------|-----------|--------|--------------|-----------|
| *You need not list alimony, child support or separate maintenance if you do not want it considered in determining your ability to repay this obligation. If you do list such income, please provide "Other Party Information" about the person on whom you are relying for such income. | | | | | |
| SOURCE | GROSS AMOUNT | PER MONTH | SOURCE | GROSS AMOUNT | PER MONTH |
| | | | | | |
| | | | | | |

| OBLIGATIONS | | | | | |
|---|---------|-------------|--------------|---------|-------------|
| *Include Real Estate and any amounts you must pay toward alimony, child support or separate maintenance. Also list all credit card obligations. | | | | | |
| TO WHOM PAID | BALANCE | MO. PAYMENT | TO WHOM PAID | BALANCE | MO. PAYMENT |
| | | | | | |
| | | | | | |
| | | | | | |

| BANK ACCOUNTS | | | | | | | |
|-----------------------|-------------|---------------|---------|-----------------------|-------------|---------------|---------|
| FINANCIAL INSTITUTION | ACCOUNT NO. | OWNED JOINTLY | BALANCE | FINANCIAL INSTITUTION | ACCOUNT NO. | OWNED JOINTLY | BALANCE |
| | | | | | | | |
| | | | | | | | |

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 this credit information at your request and if my financial condition changes

X _____ DATE X _____ DATE
 APPLICANT CO-APPLICANT

FOR INTERNAL USE ONLY: APPROVED DENIED LENDER INITIALS: _____ DATE: _____