

**CREDIT APPLICATION**

**IMPORTANT APPLICANT INFORMATION:** Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. 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.

**TYPE OF CREDIT REQUESTED**

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

- ☐ SECURED    ☐ INDIVIDUAL CREDIT – relying solely on my income or assets
- ☐ UNSECURED    ☐ INDIVIDUAL CREDIT – relying on my income or assets as well  
as income or assets from other sources
- ☐ JOINT CREDIT – We intend to apply for joint credit. (initials) \_\_\_\_\_

**FOR CREDITOR USE**

DATE: \_\_\_\_\_ CLASS NO. \_\_\_\_\_

ACCOUNT NO. \_\_\_\_\_

APPROVED ☐ BY \_\_\_\_\_

DECLINED ☐ BY \_\_\_\_\_

AMOUNT REQUESTED \$	FOR HOW LONG months	PAYMENT DATE DESIRED	WANT TO REPAY <input type="checkbox"/> Monthly <input type="checkbox"/>	PROCEEDS OF LOAN TO BE USED FOR:
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**SECTION A – INDIVIDUAL APPLICANT INFORMATION**

NAME (Last, First, Middle)

BIRTHDATE	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
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ADDRESS (Street, City, State, & Zip)	County	Do you <input type="checkbox"/> own or <input type="checkbox"/> rent?	HOW LONG
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PREVIOUS ADDRESS (Street, City, State, & Zip)(Complete if less than 3 years at present address)	County	Did you <input type="checkbox"/> own or <input type="checkbox"/> rent?	HOW LONG
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EMPLOYER (Company Name & Address)	HOW LONG
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BUSINESS PHONE      Ext.	POSITION OR TITLE	SALARY PER MONTH GROSS: \$      NET: \$
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PREVIOUS EMPLOYER (Company Name & Address)	HOW LONG
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NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU	RELATIONSHIP	TELEPHONE NO. (Include Area Code)
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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.

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

SOURCES OF OTHER INCOME	AMOUNT PER MONTH \$
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Is any income listed in this Section likely to be reduced before the credit request is paid off? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)	Have you previously received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes – When?
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**SECTION B – JOINT APPLICANT OR OTHER PARTY INFORMATION**

Complete only if: for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state.

NAME (Last, First, Middle)

BIRTHDATE	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
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RELATIONSHIP TO APPLICANT (If Any)	Present Address (Street, City, State & Zip)	HOW LONG
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EMPLOYER (Company Name & Address)	HOW LONG
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BUSINESS PHONE      Ext.	POSITION OR TITLE	SALARY PER MONTH GROSS: \$      NET: \$
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PREVIOUS EMPLOYER (Company Name & Address)	HOW LONG
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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.

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

SOURCES OF OTHER INCOME	AMOUNT PER MONTH \$
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Is any income listed in this Section likely to be reduced before the credit request is paid off? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)	Has Joint Applicant or Other Party ever received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes – When?
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**SECTION C – MARITAL STATUS**

Complete only if: for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested.

APPLICANT    ☐ Married    ☐ Separated    ☐ Unmarried (including single, divorced, and widowed)

OTHER PARTY    ☐ Married    ☐ Separated    ☐ Unmarried (including single, divorced, and widowed)

**SECTION D – ASSET DEBT INFORMATION**

If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an “A”. If Section B was not completed, only give information about the Applicant in this Section.

**ASSETS OWNED** (Use separate sheet if necessary.)

DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
CHECKING ACCOUNT NUMBER(S) (where)		\$	\$
SAVINGS ACCOUNT NUMBER(S) (where)			
CERTIFICATE(S) OF DEPOSIT (where)			
MARKETABLE SECURITIES (issuer, type, no. of shares)			
REAL ESTATE (location, date acquired)			
LIFE INSURANCE (issuer, face value)			
AUTOMOBILES (make, model, year)			
OTHER (list)			
TOTAL ASSETS		\$	\$

**OUTSTANDING DEBTS** (Including charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.)

CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		(OMIT RENT) \$	(OMIT RENT) \$	\$
AUTOMOBILES (describe)					
TOTAL DEBTS			\$	\$	\$

Complete the following information about both the Applicant and Joint Applicant or Other Person (if applicable):

Are you obligated to make Alimony, Support or Maintenance Payments? ☐ No ☐ Yes

If yes, to (Name & Address)

Amt. per month \$

Are you a co-maker, endorser, or guarantor on any loan or contract? ☐ No ☐ Yes If yes, for whom?

To whom?

Are there any unsatisfied judgments against you? ☐ No ☐ Yes If yes, to whom owed?

Amount \$

Have you been declared bankrupt in the last 10 years? ☐ No ☐ Yes If yes, where?

Year?

**SECTION E – SECURED CREDIT** Complete only if credit is to be secured. Briefly describe the property to be given as security:

PROPERTY DESCRIPTION

NAMES & ADDRESSES OF ALL CO-OWNERS OF THE PROPERTY

IF THE SECURITY IS REAL ESTATE, GIVE THE FULL NAME OF YOUR SPOUSE (if any).

**SIGNATURES** I certify that everything I have stated in this application and on any attachments is correct. Lender may keep this application whether or not it is approved. By signing below I authorize Lender to check my credit and employment history and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update credit information at Lender's request if my financial condition changes. By signing below, I also acknowledge receipt of the Bank's Privacy Policy.

Applicant's Signature	Date	Other Signature (Where Applicable)	Date
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## Covered Borrower Identification Statement

Federal law provides important protections to active duty members of the armed forces and their dependents. To ensure that these protections are provided to eligible applicants, we require you to sign one of the following statements as applicable:

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I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard serving on active duty under a call or order that does not specify a period of 30 days or fewer.

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☐

I AM a dependent of a member of the Armed Forces on active duty as described above because I am a member's spouse, the member's child under the age of eighteen years old, or I am an individual for whom the member provided more than one-half of my financial support for 180 days immediately preceding today's date.

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☐

I AM NOT a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such a member).

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**Warning: It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.**

**FACTS****WHAT DOES TEXAS NATIONAL BANK DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"><li>● Social Security number</li><li>● Account balances</li><li>● Payment history</li><li>● Transaction history</li><li>● Account transactions</li><li>● Checking account information</li></ul> When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.		
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Texas National Bank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Texas National Bank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
For the purpose of servicing or processing of a financial product or service that a consumer requests or authorizes -		Yes	No
For our marketing purposes - to offer our products and services to you		No	We don't share
For joint marketing with other financial companies		No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences		No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness		No	We don't share
For nonaffiliates to market to you		No	We don't share
Questions?	Call 1-855-862-1920		

What We Do	
<b>How does Texas National Bank protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Texas National Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>● Open an account</li> <li>● Apply for a loan</li> <li>● Provide account information</li> <li>● Give us your contact information</li> <li>● Show your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>● sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>● affiliates from using your information to market to you</li> <li>● sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>● <i>Texas National Bank does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>● <i>Texas National Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>● <i>Texas National Bank doesn't jointly market.</i></li> </ul>