

CREDIT APPLICATION – FILL OUT COMPLETELY

Choose one of the following:

- Initials _____
- _____ I am applying for individual credit in my own name and I am relying on my own income and assets.
- _____ I am applying for individual credit and I am relying on my own income and assets as well as income or assets from other sources.
- _____ We are applying from joint credit. Fill in information on applicant and co-applicant.

AMOUNT REQUESTED \$ _____	PROCEEDS OF LOAN USED FOR: _____	
LENGTH OF LOAN TERM (IN MONTHS) _____	PAYMENT DATE DESIRED _____ (day of month)	<input type="checkbox"/> WEEKLY <input type="checkbox"/> MONTHLY

APPLICANT

LAST NAME	FIRST NAME	MIDDLE INITIAL	SOCIAL SECURITY NUMBER	BIRTH DATE
ADDRESS (STREET, CITY, STATE, & ZIP)			OWN OR RENT <small>(CIRCLE ONE)</small>	HOW LONG? (YEARS)
PREVIOUS ADDRESS (if living at current address less than 2 years)			OWN OR RENT <small>(CIRCLE ONE)</small>	HOW LONG? (YEARS)
EMAIL ADDRESS			CELL PHONE NUMBER	
PRESENT EMPLOYER OR SOURCE OF INCOME			HOME PHONE NUMBER	
HOW LONG AT THIS JOB (IN YEARS)	BUSINESS PHONE #	GROSS MONTHLY INCOME \$ _____		POSITION OR TITLE
PREVIOUS EMPLOYER (IF EMPLOYED LESS THAN 2 YEARS WITH PRESENT EMPLOYER)			HOW LONG	POSITION OR TITLE

OTHER INCOME INFORMATION 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, OR SEPARATE MAINTENANCE INCOME RECEIVED UNDER COURT ORDER WRITTEN AGREEMENT ORAL UNDERSTANDING

SOURCES OF OTHER INCOME _____	AMOUNT PER MONTH \$ _____
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CO-APPLICANT –CO-APPLICANT WILL BE CONTRACTUALLY LIABLE FOR THIS ACCOUNT.

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

LAST NAME	FIRST NAME	MIDDLE INITIAL	SOCIAL SECURITY NUMBER	BIRTH DATE
ADDRESS (STREET, CITY, STATE, & ZIP)			OWN OR RENT <small>(CIRCLE ONE)</small>	HOW LONG? (YEARS)
PREVIOUS ADDRESS (if living at current address less than 2 years)			OWN OR RENT <small>(CIRCLE ONE)</small>	HOW LONG? (YEARS)
EMAIL ADDRESS			CELL PHONE NUMBER	
PRESENT EMPLOYER OR SOURCE OF INCOME			HOME PHONE NUMBER	
HOW LONG AT THIS JOB (IN YEARS)	BUSINESS PHONE #	GROSS MONTHLY INCOME \$ _____		POSITION OR TITLE
PREVIOUS EMPLOYER (IF EMPLOYED LESS THAN 2 YEARS WITH PRESENT EMPLOYER)			HOW LONG	POSITION OR TITLE

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SOURCES OF OTHER INCOME _____	AMOUNT PER MONTH \$ _____
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PLEASE LIST AMOUNTS YOU OWE TO OTHERS

To Whom:			To Whom:		
First Mortgage / Rent paid	Monthly Pmt	Balance Owing	Credit Card Obligations	Monthly Pmt	Balance Owing
Home Equity Loan / 2 nd Mortgage Loan	Monthly Pmt	Balance Owing	Credit Card Obligations	Monthly Pmt	Balance Owing
Car / Truck Loan	Monthly Pmt	Balance Owing	Credit Card Obligations	Monthly Pmt	Balance Owing
Car / Truck Loan	Monthly Pmt	Balance Owing	Credit Card Obligations	Monthly Pmt	Balance Owing
Other loans or Cosigned loans	Monthly Pmt	Balance Owing	Alimony/Child Support/Maintenance Programs	Monthly Pmt	Balance Owing

Collateral type:

- SECURED UNSECURED

Marital status (Secured Credit Only)

- Applicant:** Married Unmarried Separated **Co-applicant:** Married Unmarried Separated

IF YOU ARE APPLYING FOR SECURED CREDIT – PLEASE LIST PROPERTY WHICH YOU OWN FREE AND CLEAR, AND ARE WILLING TO PLEDGE AS COLLATERAL

VEHICLE (1) PROPERTY DESCRIPTION (YEAR, MAKE, MODEL)	MILEAGE	COLOR
MAJOR VEHICLE OPTIONS	REGISTERED OWNERS OF THE COLLATERAL	
VEHICLE (2) PROPERTY DESCRIPTION (YEAR, MAKE, MODEL)	MILEAGE	COLOR
MAJOR VEHICLE OPTIONS	REGISTERED OWNERS OF THE COLLATERAL	

SIGNATURES 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, EMPLOYMENT, EARNINGS, BANK ACCOUNT, RENTAL HISTORY AND TO ANSWER QUESTIONS OTHERS MAY ASK YOU ABOUT MY CREDIT RECORD WITH YOU. I AUTHORIZE YOU TO REQUEST AND VERIFY INSURANCE AND TAX INFORMATION. I UNDERSTAND THAT I MUST UPDATE INFORMATION AT YOUR REQUEST IF MY FINANCIAL CONDITION CHANGES.

CONSUMER CREDIT DISCLOSURE

This document is a written disclosure for the sale of insurance when Farmers State Bank extends credit.

To Credit Applicant:

Farmers State Bank advises you that they may not condition the extension of credit of the following:

- Your purchase of insurance from Farmers State Bank
- Your agreement to not obtain insurance from the entity not affiliated with the Farmers State Bank.

INSURANCE AND ANNUITIES:

- Are not insured by the Federal Deposit Insurance Corporation (FDIC) or other agency of the United States, or Farmers State Bank;
- Are not a deposit to or obligation of the Farmers State Bank;
- Are not guaranteed by the Farmers State Bank;
- May go down in value.

Please sign to acknowledge the written and verbal receipt of this disclosure.

Signature: _____ Date: _____

Signature: _____ Date: _____

**ARE YOU A MEMBER OF THE UNITED STATES MILITARY ON ACTIVE DUTY OR A
DEPENDENT OF AN UNITED STATES SERVICE MEMBER?**

CIRCLE ONE: YES NO



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.



- If you are filling this application out in the bank, please provide us with your driver's license.
- If you are applying outside of the bank, please provide us a legible photocopy of your driver's license. When you come in the bank to sign the loan papers we may ask to review your identification again.

Farmers State Bank

Privacy Policy for Individuals

FACTS

WHAT DOES FARMERS STATE 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:

- Social Security number and income
- Account balances and payment history
- Credit history

When you are no longer 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 Farmers State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Farmers State 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 our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes – information about your transaction and experiences	No	We do not share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For non-affiliates to market to you	No	We do not share

Questions?

Call (816) 632-6641 or go to www.fscbank.com

Who we are	
Who is providing this notice?	Farmers State Bank

What we do	
How does Farmers State Bank protect my personal information?	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.
How does Farmers State Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ Open an account or deposit money ■ Pay your bills or apply for a loan ■ Use your credit or debit card <p>[We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.]</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes – information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • FSC Bancshares
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information	

