

## TELL US ABOUT YOURSELF – APPLICANT

Full Name \_\_\_\_\_

Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_

Home Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
( )

How Long (years) \_\_\_\_\_ Home Phone \_\_\_\_\_

Previous Address (if less than 2 years at current address) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
( )

Employer \_\_\_\_\_ Work Phone \_\_\_\_\_

(Employer Address) City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Occupation \_\_\_\_\_ How Long (years) \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_  
Salary (Gross) \_\_\_\_\_ Month/Week \_\_\_\_\_

Previous Employer (if less than 2 years with current employer) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Nearest Relative (not living with you) \_\_\_\_\_ Relationship \_\_\_\_\_  
( )

Their Address \_\_\_\_\_ Their Phone \_\_\_\_\_

\$ \_\_\_\_\_  
Other Income\* Describe \_\_\_\_\_

Checking account at \_\_\_\_\_ Account Number \_\_\_\_\_ Current Balance \_\_\_\_\_  
 Rent  Own

\$ \_\_\_\_\_ \$ \_\_\_\_\_  
Landlord / Mortgage Company Monthly Payment Current Balance

Do you make Alimony, Child Support, or Separate Maintenance payments?  No  Yes  
If yes list amount: \$ \_\_\_\_\_

Have you ever gone through Bankruptcy or Chapter XIII?  No  Yes  
If yes list dates: \_\_\_\_\_

Do you now have any unsatisfied judgements against you?  No  Yes  
If yes please explain: \_\_\_\_\_

Are you a co-signer, endorser or guarantor for others?  No  Yes  
If yes please explain: \_\_\_\_\_

## TELL US ABOUT YOUR CO-APPLICANT (IF ANY)

Full Name \_\_\_\_\_

Social Security Number \_\_\_\_\_ Date of Birth \_\_\_\_\_

Home Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
( )

How Long (years) \_\_\_\_\_ Home Phone \_\_\_\_\_

Previous Address (if less than 2 years at current address) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
( )

Employer \_\_\_\_\_ Work Phone \_\_\_\_\_

(Employer Address) City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Occupation \_\_\_\_\_ How Long (years) \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_  
Salary (Gross) \_\_\_\_\_ Month/Week \_\_\_\_\_

Previous Employer (if less than 2 years with current employer) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Nearest Relative (not living with you) \_\_\_\_\_ Relationship \_\_\_\_\_  
( )

Their Address \_\_\_\_\_ Their Phone \_\_\_\_\_

\$ \_\_\_\_\_  
Other Income\* Describe \_\_\_\_\_

Checking account at \_\_\_\_\_ Account Number \_\_\_\_\_ Current Balance \_\_\_\_\_  
 Rent  Own

\$ \_\_\_\_\_ \$ \_\_\_\_\_  
Landlord / Mortgage Company Monthly Payment Current Balance

Do you make Alimony, Child Support, or Separate Maintenance payments?  No  Yes  
If yes list amount: \$ \_\_\_\_\_

Have you ever gone through Bankruptcy or Chapter XIII?  No  Yes  
If yes list dates: \_\_\_\_\_

Do you now have any unsatisfied judgements against you?  No  Yes  
If yes please explain: \_\_\_\_\_

Are you a co-signer, endorser or guarantor for others?  No  Yes  
If yes please explain: \_\_\_\_\_

## APPLICATION FOR CREDIT

### Type of loan requested:

- Auto / Truck Loan  Minuteman Reserve  
 Motorcycle Loan  Recreational Vehicle  
 Boat & Trailer  Personal Unsecured Loan  
 Snowmobile  Personal Watercraft  
 Other – Explain \_\_\_\_\_

Amount Requested \_\_\_\_\_ Term Requested (months) \_\_\_\_\_

Purpose of this loan \_\_\_\_\_

### How are you applying for this loan?

- Individually** – Complete the APPLICATION FOR CREDIT and APPLICANT sections only and sign the next page.  
 **Jointly with another person** – Complete all sections and sign the next page.

### If this is a request for a vehicle loan, please complete the following:

- New  Used  Purchase  Refinance

Year	Make	Model
Color	Purchase Price	Down Payment
Vehicle Identification No.	Mileage	
Dealer / Seller*	Seller Phone	
Your Insurance Agent	Agent's Phone	

\* For Dealer purchase, provide copy of Purchase Contract.  
 For private party purchase, provide copy of vehicle title or registration.

If this loan is to be secured by other collateral, please describe:

Explanations and additional information:

## Consumer Loan Products and Application



### AUTOMATIC LOAN PAYMENTS

In addition to completing your loan application, you can also authorize us to automatically transfer funds from a Home State Bank checking or savings account to make your monthly loan payments if you are approved for the loan. By signing up for this optional payment plan, you will save .25% from the posted interest rate for the type and term of loan you are applying for! To enroll, simply complete the following information and submit with your loan application.

#### Automatic Transfer Authorization

In this authorization, the words "we," "our," or "us" means the Financial Institution and the words "you" or "your" mean the Account Holder(s). Text following a box which is not checked does not apply to this agreement.

If your loan is approved, you authorize us to transfer funds for regular monthly loan payments from:

Account Number (Account to be debited for payment)

Account holder / Title

Type of Account:  Savings  Checking  Money Market

The date for the monthly payment will be established at the loan closing if you are approved for the loan.

#### General Terms

By signing below, you agree that we may continue to charge the account noted above until the loan is paid or until you provide us with written notice of cancellation. If your debited account does not have a sufficient balance on the day that a payment is to be debited, we may stop further efforts to debit the account and ask you for the payment and all subsequent payments until all payments under the loan are current. We will not use the availability of any credit line that you may have with us in determining whether your debited account has a sufficient balance. At our option and discretion, we may resume charging the debited account without further instruction from you once all payments are current. If we do not resume charging your account, we will notify you in writing that we have cancelled this Authorization. Cancellation of the Authorization does not excuse you from making timely payment under the terms of the loan. We will not be liable if circumstances beyond our control (such as fire, flood or other natural disaster) prevent the transfer, despite reasonable precautions that we have taken. This authorization also gives us rights to make credit entries and adjustments as is necessary.

We will give you reasonable notice when we amend this Authorization. If this Authorization needs to be amended because of a change in State or Federal law, the change shall be effective immediately without notice. This Authorization will remain in effect until terminated by any one of you. We may terminate this Authorization by giving you a written notice at the address stated in your loan application on the reverse side of this page. Any notice will be effective immediately when mailed or delivered by us. Notice to any one of you is notice to all of you.

#### TERMINATION OF THIS AGREEMENT

Any one of you may cancel this agreement by giving us written notice. Your notice will be effective thirty days (30 days) after we receive it.

By signing below, you acknowledge receipt of a copy of this Authorization.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

### CONSUMER DISCLOSURES

#### AUTHORIZATION TO RELEASE INFORMATION

**NOTICE:** 18 United States Code 1014 prescribes penalties for false statements in loan applications to Federally Insured Banks. I/We hereby certify that the foregoing statements are true and complete and are made for the purpose of determining my/our eligibility for credit. I/We agree that this statement shall remain your property, whether or not the application is accepted. The undersigned authorize(s) Home State Bank, NA to make all inquiries to verify the accuracy of any statement made herein and to receive from any person or entity financial records relating to the undersigned, including but not limited to credit information and reports from consumer reporting agencies, financial institutions, present and former employers, merchants, landlords, creditors, and anyone who might extend credit. By such authorization, the undersigned intend(s) to waive all rights the undersigned has or may have under Section 48.1 of the Illinois Banking Act (205ILCS 5/48.1) Each applicant consents that, upon denial of the application based upon a consumer report or information received from a person other than a consumer reporting agency on any applicant, creditor may make appropriate Fair Credit Reporting Act disclosures to all applicants.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

## CONSUMER LOAN PRODUCTS AND APPLICATION

### THE HOME STATE ADVANTAGE

Home State Bank offers a variety of consumer loan products with competitive rates and flexible terms.

Advantages include:

- Many choices, including unsecured loans and loans secured by a Home State Bank CD or Savings Account
- Save .25% on your interest rate with our automatic payment plan

#### New and Used Motor Vehicles

- Loans of up to 90% of the value of a new vehicle
- Loans for previously driven vehicles
- Various terms available

#### Boats, RVs, Campers, Personal Watercraft, Snowmobiles and Motorcycles

- Terms up to 60 months
- Loans of up to 80% for a new purchase
- Loans for previously owned equipment

#### Loans Secured by a Home State Bank Certificate of Deposit or Savings Account

- Helps meet a short-term need without tying up other assets
- Can use a Home State Bank Certificate of Deposit (CD) or savings account as collateral
- Interest rate is tied to your account's earnings rate and can be as low as our prime lending rate

#### Unsecured Loans

- For those who don't have collateral to commit as security for a personal loan
- Qualified borrowers may be able to borrow for up to 24 months with just a signature
- A Minuteman Reserve personal line of credit can provide you with extra cash or protect your checking account from overdraft errors up to a pre-set limit

#### What You Will Need When You Apply:

- Personal information (name, address, telephone number, social security number, and date of birth) for applicant and co-applicant, if appropriate
- Employment and income information
- Assets owned (bank accounts, investments, property, etc.)
- Debts (mortgages, credit card debt, other existing loans, etc.)