

**CONSUMER LOAN APPLICATION**

**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.

TO: Name/Address of Lender  <p align="center"><b>FIRST NATIONAL BANK MINNESOTA</b></p>	What type of credit are you requesting? <i>(Please check appropriate box:)</i> <input type="checkbox"/> SECURED <input type="checkbox"/> UNSECURED <input type="checkbox"/> OPEN-END LINE OF CREDIT <input type="checkbox"/> CLOSED-END TERM LOAN <input type="checkbox"/> INDIVIDUAL (Own income or assets) <input type="checkbox"/> INDIVIDUAL (Own income or assets plus income or assets from other sources) <input type="checkbox"/> JOINT <i>(please initial)</i> _____ <input type="checkbox"/> CO-SIGNER
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Loan Amount	Interest Rate	Term	Payment	Purpose
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LOAN ORIGATION COMPANY NAME:	LOAN ORIGATION COMPANY IDENTIFIER:
LOAN ORIGINATOR NAME:	LOAN ORIGINATOR LICENSE NUMBER:

**APPLICANT/CO-SIGNER INFORMATION**

Name (Last)	(First)	(MI)	Taxpayer ID Number (SSN/TIN)	Date of Birth
Street Address		Driver's License/ID Number		State
City		State	ZIP Code	County
		How Long There	No. of Dependents	Age of Dependents

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

Employer	Address	Phone Number
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Position	How Long	<input type="checkbox"/> Gross <input type="checkbox"/> Net <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly \$	How Often Paid    Average Monthly Overtime Pay \$
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Previous Employer	Address	Position	How Long
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Nearest Relative Not Living With You	Relationship
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Address	City	State	ZIP Code	Relative's Phone Number
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Present Mortgage Holder/Landlord	Phone Number
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<input type="checkbox"/> Own <input type="checkbox"/> Rent	Monthly Payment \$
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Immigration Status     U.S. Citizen     Perm. Resident of U.S.     Other:

Marital Status: Do not complete if this application is for individual unsecured credit unless responding party resides in a community property state or is relying on property located in such a state for repayment of the credit requested.

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

Other Income: Amount \$    Frequency    Source

Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.

Payment Received Pursuant to:     Court Order     Written Agreement     Oral Understanding

Alimony per Month \$    Child Support per Month \$    Separate Maintenance Payment per Month \$

**CO-APPLICANT INFORMATION**

Name (Last)	(First)	(MI)	Taxpayer ID Number (SSN/TIN)	Date of Birth
Street Address		Driver's License/ID Number		State
City		State	ZIP Code	County
		How Long There	No. of Dependents	Age of Dependents

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

Employer	Address	Phone Number
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Position	How Long	<input type="checkbox"/> Gross <input type="checkbox"/> Net <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly \$	How Often Paid    Average Monthly Overtime Pay \$
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Previous Employer	Address	Position	How Long
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Nearest Relative Not Living With You	Relationship
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Address	City	State	ZIP Code	Relative's Phone Number
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Present Mortgage Holder/Landlord	Phone Number
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<input type="checkbox"/> Own <input type="checkbox"/> Rent	Monthly Payment \$
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Immigration Status     U.S. Citizen     Perm. Resident of U.S.     Other:

Marital Status:     Married     Separated     Unmarried (including single, divorced, and widowed)

Other Income: Amount \$    Frequency    Source

Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.

Payment Received Pursuant to:     Court Order     Written Agreement     Oral Understanding

Alimony per Month \$    Child Support per Month \$    Separate Maintenance Payment per Month \$

**ADDITIONAL INFORMATION**

If you, a joint applicant, or other party answers "yes" to any of the following questions, please explain in the space provided.

Are you a guarantor or co-maker of any leases, contracts, or debts?	Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No	Joint Applicant/Other Party: <input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any suits or judgments pending against you?	Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No	Joint Applicant/Other Party: <input type="checkbox"/> Yes <input type="checkbox"/> No
Have you been declared bankrupt in the last 10 years?	Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No	Joint Applicant/Other Party: <input type="checkbox"/> Yes <input type="checkbox"/> No



**IMPORTANT NOTICE**

**DO NOT SIGN THIS FORM UNTIL YOU READ IT AND UNDERSTAND ITS CONTENTS**

Insurance and/or annuity products may be solicited, offered or sold in connection with the type of credit for which you have applied. We cannot, as a condition for you to obtain the credit:

- require you to purchase an insurance product or annuity from us, or from any of our affiliates; or
- make you agree not to obtain, or prohibit you from obtaining, an insurance product or annuity from another company that is not affiliated with us.

**INSURANCE / ANNUITY PRODUCTS DISCLOSURE**

Any insurance product or annuity that you may agree to purchase from us or our affiliates:

- is not a deposit or other obligation of ours, or our affiliates; and
- is not guaranteed by us or our affiliates; and
- is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States (with the exception of any federal crop insurance or federal flood insurance); and
- is not insured by us or our affiliates; and
- if the insurance product or annuity that you agree to purchase from us or our affiliates involves investment risk, this risk includes the possible loss of value and principal.

**ACKNOWLEDGMENT.** Each undersigned Applicant hereby acknowledges receipt of this Credit Application Disclosure For Insurance / Annuity Products on the date indicated below, and has read and understood its contents.

Signatures are set forth below:

x	_____	_____
		Date
x	_____	_____
		Date

**CERTIFICATION.** The undersigned hereby certifies that on behalf of Lender he/she orally provided the above disclosures to the Applicant(s) on the date noted below.

**First National Bank Minnesota**

By \_\_\_\_\_  
Its \_\_\_\_\_

Date: \_\_\_\_\_

## JOINT CREDIT APPLICATION

By signing below, applicants acknowledge their intent to apply jointly for the credit requested.

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Date \_\_\_\_\_