

# Champlain National Bank – Credit Application

## IMPORTANT: Read these Directions before completing this application

Check  
Appropriate  
Box

- If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A and D. If the requested credit is to be secured, also complete the first part of Section C and Section E.
- If you are applying for joint credit with another person, complete all Sections except E, providing information in B about the joint applicant. If the requested credit is to be secured, then complete Section E.  
We intend to apply for joint credit. \_\_\_\_\_  
Applicant Co-Applicant
- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections except E to the extent possible, providing information in B about the person on whose alimony, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section E.

Amount Requested \$ \_\_\_\_\_ Payment Date Desired \_\_\_\_\_ Proceeds of Credit To be Used For \_\_\_\_\_

### SECTION A – INFORMATION REGARDING APPLICANT

Full Name (Last, first, Middle): \_\_\_\_\_ Birth date: / /  
Present Street Address: \_\_\_\_\_ Years There: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Telephone: \_\_\_\_\_  
Social Security No: \_\_\_\_\_ Driver's License No: \_\_\_\_\_  
Previous Street Address: \_\_\_\_\_ Years There: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Present Employer: \_\_\_\_\_ Years There: \_\_\_\_\_ Telephone: \_\_\_\_\_  
Position or title: \_\_\_\_\_ Name of supervisor: \_\_\_\_\_  
Employer's Address: \_\_\_\_\_  
Previous Employer: \_\_\_\_\_ Years There: \_\_\_\_\_  
Previous Employer's Address: \_\_\_\_\_  
Present gross salary or commission: \$ \_\_\_\_\_ per: \_\_\_\_\_ No. Dependents: \_\_\_\_\_ Ages: \_\_\_\_\_

**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

Other income: \$ \_\_\_\_\_ per: \_\_\_\_\_ Source(s) of other income: \_\_\_\_\_

Is any income listed in this Section likely to be reduced before the credit requested is paid off?

Yes (Explain in detail on a separate sheet.)  No

Have you ever received credit from us? \_\_\_\_\_ When? \_\_\_\_\_ Office: \_\_\_\_\_

Checking Account No: \_\_\_\_\_ Institution and Branch: \_\_\_\_\_

Savings Account No: \_\_\_\_\_ Institution and Branch: \_\_\_\_\_

Name of nearest relative not living with you: \_\_\_\_\_ Telephone: \_\_\_\_\_

Relationship: \_\_\_\_\_ Address: \_\_\_\_\_

### SECTION B – INFORMATION REGARDING JOINT APPLICANT, OR OTHER PARTY (Use separate sheets if necessary)

Full Name (Last, first, Middle): \_\_\_\_\_ Birth date: / /

Relationship to Applicant (if any): \_\_\_\_\_

Present Street Address: \_\_\_\_\_ Years There: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Telephone: \_\_\_\_\_

Social Security No: \_\_\_\_\_ Driver's License No: \_\_\_\_\_

Present Employer: \_\_\_\_\_ Years There: \_\_\_\_\_ Telephone: \_\_\_\_\_

Position or title: \_\_\_\_\_ Name of supervisor: \_\_\_\_\_

Employer's Address: \_\_\_\_\_

Previous Employer: \_\_\_\_\_ Years There: \_\_\_\_\_

Previous Employer's Address: \_\_\_\_\_

Present gross salary or commission: \$ \_\_\_\_\_ per: \_\_\_\_\_ No. Dependents: \_\_\_\_\_ Ages: \_\_\_\_\_

**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

Other income: \$ \_\_\_\_\_ per: \_\_\_\_\_ Source(s) of other income: \_\_\_\_\_

Is any income listed in this Section likely to be reduced before the credit requested is paid off?

Yes (Explain in detail on a separate sheet.)  No

Have you ever received credit from us? \_\_\_\_\_ When? \_\_\_\_\_ Office: \_\_\_\_\_

Checking Account No: \_\_\_\_\_ Institution and Branch: \_\_\_\_\_

Savings Account No: \_\_\_\_\_ Institution and Branch: \_\_\_\_\_

Name of nearest relative not living with

Joint Applicant or Other Party: \_\_\_\_\_ Telephone: \_\_\_\_\_

Relationship: \_\_\_\_\_ Address: \_\_\_\_\_

**SECTION C – MARITAL STATUS**

**(Do not complete if this is an application for individual unsecured credit.)**

Applicant:  Married     Separated     Unmarried (including single, divorced, and widowed)  
 Other Party:  Married     Separated     Unmarried (including single, divorced, and widowed)

**SECTION D – ASSET AND 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                               | Value | Subject to Debt?<br>Yes/No | Name(s) of Owner(s) |
|---|-------|----------------------------|---------------------|
| Cash  | \$    |                            |                     |
| Automobiles (Make, Model, Year)                     |       |                            |                     |
| Cash Value of Life Insurance (Issuer, Face Value)   |       |                            |                     |
| Real Estate (Location, Date Acquired)               |       |                            |                     |
| Marketable Securities (Issuer, Type, No. of Shares) |       |                            |                     |
| Other (List)  |       |                            |                     |
| <b>Total Assets</b>                                 | \$    |                            |                     |

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

| Creditor                         | Type of Debt<br>or Acc No.   | Name in Which<br>Acct. Carried | Original<br>Debt | Present<br>Balance | Monthly<br>Payments | Past Due?<br>Yes/No |
|----------------------------------|--|--------------------------------|------------------|--------------------|---------------------|---------------------|
| 1. (Landlord or Mortgage Holder) | <input type="checkbox"/> Rent Payment<br><input type="checkbox"/> Mortgage |                                | \$ (Omit Rent)   | \$ (Omit Rent)     | \$                  |                     |
| 2.                               |  |                                |                  |                    |                     |                     |
| 3.                               |  |                                |                  |                    |                     |                     |
| 4.                               |  |                                |                  |                    |                     |                     |
| 5.                               |  |                                |                  |                    |                     |                     |
| <b>Total Debts</b>               |  |                                | \$               | \$                 | \$                  |                     |

**(Credit References)**

|    | Date Paid |
|----|-----------|
| 1. | \$        |
| 2. |           |

|   |  |                        |          |
|---|--|------------------------|----------|
| Are you a co-maker, endorser, or guarantor on any loan or contract? | <input type="checkbox"/> Yes <input type="checkbox"/> No                       | If “yes” for whom?     | To whom? |
| Are there any unsatisfied judgments against you?                    | <input type="checkbox"/> Yes<br><input type="checkbox"/> No    Amount \$       | If “yes” to whom owed? |          |
| Have you been declared bankrupt in the last 14 years?               | <input type="checkbox"/> Yes    If “yes” where?<br><input type="checkbox"/> No |                        | Year?    |

Other Obligations – (E.g., liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

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

And list names and addresses of all co-owners of the property:

Name: \_\_\_\_\_ Address: \_\_\_\_\_

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Applicant’s Signature \_\_\_\_\_ Date \_\_\_\_\_ Other Signature (Where Applicable) \_\_\_\_\_ Date \_\_\_\_\_

I/we have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product or annuity in connection with this extension of credit. **FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:**

1. My purchase of an insurance product or annuity from you or from any of your affiliates; or
2. My agreement not to obtain, or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.

By signing, I acknowledge that I have received a copy of this form on today's date. Unless this disclosure is provided electronically or I have applied for credit by mail, I also acknowledge that you have provided this disclosure to me orally.

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Consumer

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Date

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Consumer

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Date

## BECAUSE YOUR TRUST IS SO IMPORTANT

Your trust is the cornerstone of our relationship. That is why we work diligently to safeguard your privacy. The information that you provide us is kept in the strictest of confidence. We have no intentions of selling personal information about our customers to third party businesses. We are proud to make that commitment to you, because your trust is the foundation of our business.

The following privacy policy explains how we use and protect the information about our customers. We ask that you read it carefully.

### PRIVACY POLICY

**We, our, and us**, when used in this notice, mean Champlain National Bank.

This is our privacy notice for our customers. When we use the words "you" and "your" we mean the following types of customers:

All of our consumer customers who have a continuing relationship with us, such as:

- Deposit account
- Loan account
- Safe Deposit box
- Retail installment contract we hold and service

We will tell you the sources for nonpublic personal information we collect on our customers. We will tell you what measures we take to secure that information.

We will first define some terms.

**Nonpublic personal information** means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An **affiliate** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **nonaffiliated third party** is a company that is not an affiliate of ours.

### INFORMATION WE COLLECT

We collect nonpublic personal information about you from the following sources:

- 1) Information we receive from you on applications or on other forms.
- 2) Information about your transactions with us.
- 3) Information about your transactions with nonaffiliated third parties.
- 4) Information from a consumer reporting agency.

### INFORMATION WE DISCLOSE

#### 1) With Unaffiliated Third Parties.

We may disclose all the information we collect, as described above in the section "INFORMATION WE COLLECT", with the exception of number 4 above, "Information from a consumer reporting agency", to companies that perform joint marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

#### 2) Other Disclosures of Nonpublic Personal Information as Required or Permitted By Law.

We disclose nonpublic personal information to other parties:

- with your consent
- to complete a transaction you initiated
- as required by law such as to comply with a subpoena, court order or administrative directive
- to consumer reporting agencies
- to our regulators, attorneys, and auditors in the normal course of business and as otherwise permitted by law

### THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

### NONPUBLIC PERSONAL INFORMATION AND FORMER CUSTOMERS

We do not disclose nonpublic personal information about former customers, except as permitted by law.

**IMPORTANT INFORMATION ABOUT ACCOUNT OPENING PROCEDURES**

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 will also ask to see your driver's license or other identifying documents.

If you are an existing customer of Champlain National Bank, we will use this opportunity to update our information already on file.