

TYPE OF CREDIT REQUESTED

- ☐ Secured ☐ Unsecured
- ☐ Individual credit – relying on my income or assets.
- ☐ 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.

Initial if applying for joint credit _____



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CONSUMER CREDIT APPLICATION

IMPORTANT APPLICATION INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and asked 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.

CREDIT REQUEST	
Amount Requested	Purpose of Loan
Months Requested	Collateral & Value

INDIVIDUAL APPLICANT INFORMATION					
First Name	Initial	Last Name	Social Security Number	Drivers License Number	State
Street Address	Apt. Number		Home Phone	Cell Phone	Date of Birth
City	State	Zip Code	Do you: ☐ Own ☐ Rent	How Long?	Email Address

EMPLOYMENT	
Name of Employer	Time in Present Job Business Phone
Employer's Address	Position
Previous Employer & Address (if less than 3 years at present)	

JOINT APPLICANT INFORMATION					
First Name	Initial	Last Name	Social Security Number	Drivers License Number	State
Street Address	Apt. Number		Home Phone	Cell Phone	Date of Birth
City	State	Zip Code	Do you: ☐ Own ☐ Rent	How Long?	Email Address
Name of Employer	Time in Present Job		Business Phone		
Employer's Address	Position				

INCOME			
Applicant's Gross Monthly Income \$	“Take Home Salary”	Co-Applicant's Gross Monthly Income \$	“Take Home Salary”
Other Income \$	Source	Other Income \$	Source

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.

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 and address) _____ Amount? _____
- 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 judgements or garnishments against you? ☐ NO ☐ YES
- If Yes, to whom? _____ Amount? _____
- Have you declared bankruptcy in the last ten (10) years? ☐ NO ☐ YES If Yes, where? _____ Year? _____

DISCLOSURES

St. Simons Bank & Trust, a division of Thomasville National Bank is required by law to disclose the following:

- **Our Privacy Policy**
- **The Fair and Accurate Credit Transactions Act of 2003.**
We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your accounts may be reflected in your credit report.

I certify that everything in this application is correct and complete 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 answer questions about your credit experience with me. I understand that I must update credit information at your request if my financial condition changes.

Applicant's Signature	Date	Co-Applicant's Signature	Date
x		x	

BANK USE ONLY			
Amount Approved:	Terms:		Interest Rate:
Gross Income:	Existing Debt (-)	New Payment:	Gross Cash Remaining:
Debt/Income Ratio:	Credit Bureau Date & Score:	Loan Grade:	
Repayment Source:	Loan Value:		
Policy Exceptions:			
Comments:			
Officer Approval:	Date:	Concurrence:	
Consumer 365 Day Base – TRD \$2MM or more requires a Credit Memo		Total Related Debt: \$	