Credit Application

Complete and provide income verification:

- Employee-Current Paycheck Stub and last year's W-2
- Self Employed-Previous 2 years personal (and corporate) tax returns
- Retired-Copy of statement showing direct deposit or copy of award letter

Additional papers required for processing:

Purchase:

- Purchase agreement from dealer
- Or, copy of the title/registration card from owner

Re-finance:

- Payment book showing account number and phone number
- Title/registration card of vehicle

Physical Address: _____

_____

_____

Mailing Address: _____

_____

_____

Credit Application

Important Information to Applicant(s). 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 applies for a loan or opens an account.
What this means for you. When you apply for a loan or 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. 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.
Read each instruction carefully before completing this form.

Creditor

("*You*" means Applicant, *et al;* and "*We*" means Creditor)

For Creditor Use

Account No.	Class No.	Date Received

1. Type of Application

Check only one of the three types:

☐ **Individual Credit** – You are relying solely on your income or assets.

☐ **Individual Credit** – You are relying on your income or assets as well as income or assets from other sources.

☐ **Joint Credit** – By initialing below, you intend to apply for "joint credit".

Applicant _____ Joint Applicant _____

2. Type of Requested Credit

Application Date	Amount	Financing Type	No. of Months	Repayment Interval	First Payment Date
	$	☐ New ☐ Refinance ☐ Modification		☐ Monthly ☐	

Credit Type	Loan Purpose	Security for Credit	Proceeds of Credit to Be Used for
☐ Line of Credit ☐ Loan ☐ Sale ☐ Lease	☐ Agricultural ☐ Business ☐ Consumer	☐ Unsecured ☐ Secured	☐ To purchase property that will secure your credit ☐ To purchase property that is a residential dwelling and is not real estate ☐ To finance home improvements to a residential dwelling ☐ Other *(describe)*:

3. Applicant Information

Applicant			*Joint Applicant or Other Party*		
Full Name *(First, Middle, Last)*			**Full Name** *(First, Middle, Last)*		
Gov't ID Type	**Gov't ID No.**	**Gov't ID Issued By**	**Gov't ID Type**	**Gov't ID No.**	**Gov't ID Issued By**
Gov't ID Issue Date	**Gov't ID Exp. Date**	**Date of Birth**	**Gov't ID Issue Date**	**Gov't ID Exp. Date**	**Date of Birth**
Soc. Sec. No.	**Primary Phone** ☐ Cell	**Second Phone** ☐ Cell	**Soc. Sec. No.**	**Primary Phone** ☐ Cell	**Second Phone** ☐ Cell
Email Address:			**Email Address:**		
Present Address ☐ Own ☐ Rent No. of Yrs.:			**Present Address** ☐ Own ☐ Rent No. of Yrs.:		
Previous Address ☐ Owned ☐ Rented No. of Yrs.:			**Previous Address** ☐ Owned ☐ Rented No. of Yrs.:		
Dependents No.: Ages:			**Dependents** No.: Ages:		
Nearest Relative *(not living with you)* Name: Address: Telephone: ☐ Cell			**Nearest Relative** *(not living with you)* Name: Address: Telephone: ☐ Cell		
Your Relationship to us (or our affiliate) ☐ None ☐ Employee ☐ Insider (Shareholder, Director, Officer)			**Your Relationship to us (or our affiliate)** ☐ None ☐ Employee ☐ Insider (Shareholder, Director, Officer)		
Have you ever received credit from us? ☐ Yes ☐ No If yes, when: office/branch:			**Have you ever received credit from us?** ☐ Yes ☐ No If yes, when: office/branch:		

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4. Asset and Debt Information

If the "Joint Applicant" or "Other Party" Sections were completed, this Section should be completed by giving information about both the Applicant, and the Joint Applicant or Other Party, if applicable.

Assets Owned

Type of Asset or Description	Account Number	Current Market Value	Remaining Balance of Lien *(Enter "0" if none)*	Asset Owner's Name
		$	$	
		$	$	
		$	$	
		$	$	
		$	$	
		$	$	
		$	$	
		$	$	
		$	$	
		$	$	
		$	$	
		$	$	
☐ Amounts from Continuation Form		$	$	
Total Assets		$	$	

Outstanding Debts *(This section should be charge accounts, installment contracts, credit cards, rent, mortgages and other obligations.)*

Creditor Name	Type of Debt, or Account Number	Original Amount	Present Balance	Monthly Payment	Debtor's Name	Past Due *(Yes/No)*
Landlord	☐ Rent Payment					
	☐ Mortgage	$	$	$		
		$	$	$		
		$	$	$		
		$	$	$		
		$	$	$		
		$	$	$		
		$	$	$		
		$	$	$		
		$	$	$		
		$	$	$		
		$	$	$		
☐ Amounts from Continuation Form		$	$	$		
Total Debts		$	$	$		

Credit References – Name	Original Amount Borrowed	Date Paid in Full
	$	
	$	
	$	

5. Employment Information

Applicant	Joint Applicant or Other Party
1st Employer: ☐ Current ☐ Previous ☐ Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: $ Position/Title:	**1st Employer:** ☐ Current ☐ Previous ☐ Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: $ Position/Title:
2nd Employer: ☐ Current ☐ Previous ☐ Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: $ Position/Title:	**2nd Employer:** ☐ Current ☐ Previous ☐ Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: $ Position/Title:
3rd Employer: ☐ Current ☐ Previous ☐ Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: $ Position/Title:	**3rd Employer:** ☐ Current ☐ Previous ☐ Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: $ Position/Title:

6. Other Income

Applicant	Joint Applicant or Other Party
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	**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 Month Source:	**Other Income:** $ per Month Source:
Is any income listed in Sections 4, 5 or 6 likely to be reduced before the credit is paid off: ☐ Yes *(Explain in section 10.)* ☐ No	**Is any income listed in Sections 4, 5 or 6 likely to be reduced before the credit is paid off:** ☐ Yes *(Explain in section 10.)* ☐ No

7. Other Obligations

Applicant		Joint Applicant or Other Party
☐ Yes ☐ No If yes, Amount: $ For whom: To whom:	Are you a co-maker, endorser, co-signer, surety, or guarantor on any loan, contract or other obligation?	☐ Yes ☐ No If yes, Amount: $ For whom: To whom:
☐ Yes ☐ No If yes, Amount: $ For whom: To whom:	Are there any unsatisfied judgments against you?	☐ Yes ☐ No If yes, Amount: $ For whom: To whom:
☐ Yes ☐ No If yes, Amount: $ For whom: To whom:	Have you been declared bankrupt in the last 10 years?	☐ Yes ☐ No If yes, Amount: $ For whom: To whom:
☐ Yes ☐ No If yes, Amount: $ For whom: To whom:	Are you obligated to make Alimony, Support or Maintenance Payments?	☐ Yes ☐ No If yes, Amount: $ For whom: To whom:

8. Property Information *(if secured)*

Property Type ☐ Boat or Vessel ☐ Certificate of Deposit ☐ Deposit Account ☐ Manufactured Home ☐ Motor Vehicle ☐	**Property Description** ☐ Residential Dwelling ☐ Homestead Property	**Property Location and Address**
Primary Use of Property ☐ Agricultural ☐ Business ☐ Consumer	**Property Owner(s) Names & Addresses**	

Applicant	9. Marital Status	Joint Applicant or Other Party

Leave blank, *unless:*
(1) the credit will be secured, ***or***
(2) you reside in a community property state, ***or***
(3) you are relying on property, located in a community property state, as a basis for repayment.

☐ Married *(as defined by state law; incl. domestic partnership, civil union)*
☐ Separated
☐ Unmarried *(including single, divorced, widowed)*

Leave blank, *unless:*
(1) the credit will be secured, ***or***
(2) you reside in a community property state, ***or***
(3) you are relying on property, located in a community property state, as a basis for repayment.

☐ Married *(as defined by state law; incl. domestic partnership, civil union)*
☐ Separated
☐ Unmarried *(including single, divorced, widowed)*

10. Additional Information or Explanations

11. Notices

California Residents. Each applicant, if married, may apply for a separate account.

New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

Ohio Residents. The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Texas Residents. The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes § 766.59 or a court decree under Wisc. Statutes § 766.70 adversely affects the interests of the Creditor unless the Creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the Creditor is incurred.

For Married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the Creditor may be required by law to give notice of this transaction to my spouse.

12. Certifications, Authorizations and Signatures

You certify that everything you have stated in this *Credit Application* and on any other documents submitted to us are true and correct to the best of your knowledge. You understand that you must update the information contained in this *Credit Application* if either your financial condition materially changes or we make a request to you orally or in writing. You understand that we will retain this *Credit Application* whether or not it is approved.

You authorize us to request one or more consumer reports, to check and verify your credit and employment history, and to answer questions others may ask us about our credit experience with you.

You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account – regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of prerecorded/artificial voice messages or an automatic dialing device.

☐ **Electronic Signature.** If checked, You further agree that you have signed this *Credit Application* with one or more electronic signatures. You intend your electronic signature to have the effect of your written ink signature. You viewed and read the entire *Credit Application* and notices before you signed it. You received a paper copy of this *Credit Application* after it was signed. You understand that this *Credit Application* is in the electronic form that we will keep. We may rely on, and enforce, this *Credit Application* in the electronic form or as a paper version of the electronic form.

Applicant Signature _____ Date _____

Joint Applicant, or Other Party, Signature *(if applicable)* _____ Date _____

Notice: It is a federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code § 1001, *et seq.*

Mortgage Loan Originator Information

If this *Credit Application* is secured by a consumer's residential dwelling that is owned by you, we may be required under federal or state law to disclose our mortgage loan origination identification number(s), which are as follows, if applicable:

- Mortgage Loan Originator's Name and Identifier:
- Mortgage Loan Origination Company Name and Identifier:

For Creditor Use

Date Received	Received By	Date Action Taken	Action Taken By	Action Taken	Reason Code(s)

Covered Borrower Identification Statement

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, we require you to **check and sign one** of the following statements as applicable:

☐ I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer.

X _____
Date

☐ I AM a dependent of a member of the Armed Forces on active duty as described above, because I am the member's spouse, the member's child under the age of eighteen years old, or I am an individual for whom the member provided more than one-half of my financial support for 180 days immediately preceding today's date.

X _____
Date

OR

☐ I AM NOT a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or dependent of such a member).

X _____
Date

Warning: It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.

CUSTOMER IDENTIFICATION NOTICE

IMPORTANT INFORMATION ABOUT PROCEDURES FOR A LOAN

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 or applies for a loan.

What this means for you: When you apply for a loan, we will ask you for your full name (including middle initial), address, date of birth, and other information that will allow us to identify you. **We will also ask to see and photo copy your driver's license or other identifying documents.**

By executing this form you acknowledge that you are required to provide documentation acceptable to Pine River State Bank to enable us to verify your identity, comply with the provisions of the Bank Secrecy Act as amended by the USA Patriot Act, and complete the processing of your loan application and that you agree to provide the identifying documents as requested.

I certify I have read and understand all of the above information.

_____
Applicant Name (please print)

_____ _____
Signature of Applicant (full name including middle initial) Date

_____ _____
Social Security Number Birth Date- M/D/Y

_____
Applicant Name (please print)

_____ _____
Signature of Applicant (full name including middle initial) Date

_____ _____
Social Security Number Birth Date- M/D/Y

Loan Officer Certification for Face to Face Applications:
By signing below, I certify that I reviewed the customer's identification information on the date listed.

_____ _____
Loan Officer Date

For bank use only: OFAC list has been checked

Regulation B Notice of Intent to Apply for Joint Credit

Lender Applicant Date_____

Pine River State Bank
P.O. Box 67
Pine River, MN 56474

NOTICE:

We intend to apply for joint credit and acknowledge receipt of a copy of this notice on today's date.

Acknowledgement

X_____
Applicant

X_____
Applicant

X_____
Applicant

X_____
Applicant

Rev. 08/24/2021

FACTS

WHAT DOES PINE RIVER STATE BANK DO WITH YOUR PERSONAL INFORMATION?

PINE RIVER STATE BANK
YOUR COMMUNITY PARTNER.
MEMBER FDIC, AN EQUAL HOUSING LENDER

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 account balances
- Payment history and transaction history
- Credit history and credit scores

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 PINE RIVER STATE BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PINE RIVER 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	Yes	No
For our affiliates' everyday business purposes-- information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes-- information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call (218)587-4463 or go to www.pineriverstatebank.com

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What we do	
How does PINE RIVER 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 PINE RIVER STATE BANK collect my personal information?	We collect your personal information, for example, when you - Open an account or deposit money - Pay your bills or apply for a loan - Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only - 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 State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - *PINE RIVER STATE BANK has no affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - *PINE RIVER STATE BANK does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - *Our joint marketing partner(s) include Financial service providers, such as mortgage bankers, securities broker-dealers, and insurance agents;*

COPY

Covered Borrower Identification Statement

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, we require you to **check and sign one** of the following statements as applicable:

☐ I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer.

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Lender
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Applicant

Date_____

COPY

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Applicant

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Applicant

X_____
Applicant

X_____
Applicant

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I certify I have read and understand all of the above information.

_____
Applicant Name (please print)

_____ _____
Signature of Applicant (full name including middle initial) Date

_____ _____
Social Security Number Birth Date- M/D/Y

_____
Applicant Name (please print)

_____ _____
Signature of Applicant (full name including middle initial) Date

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Rev. 08/24/2021

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Reasons we can share your personal information	Does PINE RIVER 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	Yes	No
For our affiliates' everyday business purposes-- information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes-- information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call (218)587-4463 or go to www.pineriverstatebank.com

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What we do	
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How does PINE RIVER STATE BANK collect my personal information?	We collect your personal information, for example, when you - Open an account or deposit money - Pay your bills or apply for a loan - Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only - 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 State laws and individual companies may give you additional rights to limit sharing.

Definitions	
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Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - *Our joint marketing partner(s) include Financial service providers, such as mortgage bankers, securities broker-dealers, and insurance agents;*