

GLEN ROCK SAVINGS BANK

250 Lincoln Avenue
Hawthorne, NJ 07506
973-636-5888

Dear Borrower:

Thank you for applying to Glen Rock Savings Bank for your Automobile Loan and becoming another of our Valued Customers.

Enclosed is your Automobile Loan Application, which must be signed by all applicants. We ask you to complete all sections in detail. This includes the Loan Amount and the Term you require.

We require the following items in order to process your loan;

1. Executed Contract of Sale for the purchase of the new or used vehicle.
This document must be signed by the Dealership Salesman and the applicant _____
2. Two Current Pay Stubs for each applicant along with 2 years of your latest W-2 form _____
3. Copies of Driver's Licenses for all borrowers _____
4. If employed at present place of employment for less than two years, copies of your last 2 years of your W-2 forms must be supplied _____
5. If Self-Employed, we require the last two years of your Income Tax Returns
(be sure they are signed) _____
6. Copy of present Insurance Card _____

The application and required forms can be dropped off or mailed to the above location. All the above must accompany the application in order to process your loan. If any of the items are missing, this will delay the processing procedure.

If you require any assistance or an appointment, please contact Dawn T. Dalenberg, VP/Lending Manager, Lina M. Guarin, Janice Ferriola, or Nora Hicswa the Loan Processors.

IMPORTANT: READ THESE DIRECTIONS BEFORE COMPLETING THIS APPLICATION

() If you are applying for an individual account in your own name AND are relying on your own income or assets, NOT the income or assets of another person, as the basis for repayment of the credit requested, complete this application with only information pertaining to you, the borrower.

() If you are applying for a joint account OR an account that you and another person will use, complete this application with information pertaining to you as the Borrower and information applying for a joint applicant or user as the Co-borrower. Please acknowledge by signing below:

We intend to apply for joint credit _____

Glen Rock

Savings Bank

Established in 1922

TERM _____

AMOUNT REQUESTED \$ _____

INFORMATION ABOUT AUTOMOBILE

Total purchase price including sales tax \$ _____	Make _____	Model _____	Engine _____	Year _____	<input type="checkbox"/> New <input type="checkbox"/> Used	Key No. _____
Title will be in name(s) of _____	Dealer _____				Mileage _____	
	Serial No. _____	Telephone no. _____			Salesman _____	
AUTOMOBILE INSURANCE CARRIED WITH	Name & Address of your agent _____					
	Name of company _____	<input type="checkbox"/> Collision (Amount Deductible \$ _____) <input type="checkbox"/> Comprehensive				
<p align="center">IF LOAN IS GRANTED, I/WE AGREE TO:</p> <p>1. Deliver or arrange for delivery of Certificate of Ownership (Title) to the bank to be held as collateral. Title must reflect Glen Rock Savings Bank as lienholder.</p> <p>2. Request insurance company to send Certificate of Insurance to the bank reflecting Glen Rock Savings Bank as Loss Payee.</p> <p>Failure to do either of the above will constitute default and loan will immediately become due and payable.</p>						

NOTE: Alimony, child support, or separate maintenance income need not be revealed if the applicants do not wish to have it considered as a basis for repaying this obligation.

APPLICANT INFORMATION

Name (last) _____ <input type="checkbox"/> Jr. <input type="checkbox"/> Sr. (first) _____ (middle) _____	Date of birth _____	Social Security number _____	
Home address (street) _____		Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried	# of dependents (including self) _____
City _____ State _____ Zip code _____	Years there _____	Home telephone no. _____	
Firm name or employer _____	Business telephone no. _____	Position _____	Years there _____
Business address _____	Type of business _____	Salary \$ _____	<input type="checkbox"/> Wk <input type="checkbox"/> Mo <input type="checkbox"/> Yr
Name and address of previous employer (if above is less than 2 years) _____			
Other sources of income _____		Amount of other income _____	
Checking account bank & branch _____	Account No. _____	Savings account bank & branch _____	Account no. _____
Personal references (name & address) _____			

NOTE: Alimony, child support, or separate maintenance income need not be revealed if the applicants do not wish to have it considered as a basis for repaying this obligation.

CO-APPLICANT INFORMATION

Name (last) _____ <input type="checkbox"/> Jr. <input type="checkbox"/> Sr. (first) _____ (middle) _____	Date of birth _____	Social Security number _____	
Home address (street) _____		Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried	# of dependents (including self) _____
City _____ State _____ Zip code _____	Years there _____	Home telephone no. _____	
Firm name or employer _____	Business telephone no. _____	Position _____	Years there _____
Business address _____	Type of business _____	Salary \$ _____	<input type="checkbox"/> Wk <input type="checkbox"/> Mo <input type="checkbox"/> Yr
Name and address of previous employer (if above is less than 2 years) _____			
Other sources of income _____		Amount of other income _____	
Checking account bank & branch _____	Account No. _____	Savings account bank & branch _____	Account no. _____
Personal references (name & address) _____			

PLEASE GIVE US THIS CREDIT INFORMATION

First Mortgage held by: Name _____ Address _____		Account no. _____	Purchase price _____
First mortgage date _____	Original amount _____	Balance _____	Monthly payments _____
Terms _____ Type _____ (Circle One) FHA - VA - CONV.		Taxes included <input type="checkbox"/> Yes <input type="checkbox"/> No	Insurance included <input type="checkbox"/> Yes <input type="checkbox"/> No
Property use <input type="checkbox"/> Residential <input type="checkbox"/> Commercial		Property market value _____	
Type of house (including # of families) _____	Yearly taxes _____	Up to date? <input type="checkbox"/> Yes <input type="checkbox"/> No	
List all debts to banks and finance companies, charge accounts and installment purchases. Include all debts on which either applicant is a co-maker, endorser or guarantor. Use additional sheet if necessary.			
Debt Information	Address	Account No.	Original Amount
Rent Payment _____	(Landlord) _____		Unpaid Balance _____
			Monthly Payment _____

In the following paragraph the words, "I, me and my" refer to all persons signing below and "You and your" refer to Glen Rock Savings Bank. The information in this application is true and complete. No suits, judgments, bankruptcy proceedings, or legal claims are now pending against me. You may investigate the information in the application. I authorize my individual or consumer reporting agency to give you additional information. This application will remain your property. You may provide information to others whether or not credit is granted.

APPLICANT'S SIGNATURE _____ Date _____ CO-APPLICANT'S SIGNATURE _____ Date _____
(Ink Only) (Ink Only)

IMPORTANT: Please complete this application in detail and mail to Glen Rock Savings Bank, 183 Rock Road, Glen Rock, NJ 07452

Privacy Policy

FACTS

WHAT DOES GLEN ROCK SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?

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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security Number and Account Balances ■ Transaction History and Checking Account Information ■ Credit History and Payment History <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 Glen Rock Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Glen Rock Savings 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	No	We Don't Share
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 **201-652-8776** or go to **www.glenrocksavings.com**

Who we are	
Who is providing this notice?	Glen Rock Savings Bank
What we do	
How does Glen Rock Savings 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 Glen Rock Savings Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account ■ Provide employment information ■ Apply for a loan ■ Give us your contact information ■ Make deposits to or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ Sharing for affiliates' everyday business purposes - information about your creditworthiness ■ Affiliates from using your information to market to you ■ Sharing for non affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <p>■ Glen Rock Savings Bank <i>has no affiliates</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>■ Glen Rock Savings Bank <i>does not share with nonaffiliates so that they can market to you</i></p>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>■ Glen Rock Savings Bank <i>doesn't jointly market.</i></p>

Other Important Information

You can contact Glen Rock Savings Bank at 201-652-8776, 201-652-3682 or 973-636-5888