CONSUMER LOAN APPLICATION

Credit Requested Is: ☐ Home Equity Loan ☐ Collateral Secured Loan ☐ Personal Unsecured Loan		Account Requested: ☐ Individual ☐ Joint
Amount Requested $	Description of Collateral Offered	We intend to apply for joint credit Initial
Purpose of Credit Request		Applicant Co-Applicant

If the Applicant is married, he or she may apply for individual credit. For Marital Status, check one if a) you are applying for a secured credit; b) you reside in a community property state; or c) you are relying on property in a community property state as a basis for repayment of the credit requested.

Applicant APPLICANT INFORMATION Co-Applicant

Applicant	Co-Applicant
Applicant Role: ☐ Borrower ☐ Co-Signer ☐ Guarantor	Applicant Role: ☐ Borrower ☐ Co-Signer ☐ Guarantor
Applicant Name (include Jr. or Sr. if applicable)	Co-Applicant Name (include Jr. or Sr. if applicable)
Social Security Number / Home Phone (incl. area code) / DOB (mm-dd-yyyy)	Social Security Number / Home Phone (incl. area code) / DOB (mm-dd-yyyy)
Email Address	Email Address
☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed) / Dependents (not listed by Co-Applicant) no. ages	☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed) / Dependents (not listed by Applicant) no. ages
Citizenship: ☐ U.S. Citizen ☐ Permanent Resident Alien ☐ Non-Resident Alien	Citizenship: ☐ U.S. Citizen ☐ Permanent Resident Alien ☐ Non-Resident Alien
Present Address (street, city, state, ZIP) since	Present Address (street, city, state, ZIP) since
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) from to	Former Address (street, city, state, ZIP) from to

Applicant EMPLOYMENT / INCOME INFORMATION Co-Applicant

Applicant	Co-Applicant
Name & Address of Employer ☐ Self Employed / Yrs. on this job / ☐ Full time	Name & Address of Employer ☐ Self Employed / Yrs. on this job / ☐ Full time
Position/Title & Type of Business / Business Phone (incl. area code)	Position/Title & Type of Business / Business Phone (incl. area code)
Gross Monthly Income $	Gross Monthly Income $
Name & Address of Employer ☐ Self Employed / Dates from to	Name & Address of Employer ☐ Self Employed / Dates from to
Position/Title & Type of Business / Business Phone (incl. area code)	Position/Title & Type of Business / Business Phone (incl. area code)
Name & Address of Employer ☐ Self Employed / Dates from to	Name & Address of Employer ☐ Self Employed / Dates from to
Position/Title & Type of Business / Business Phone (incl. area code)	Position/Title & Type of Business / Business Phone (incl. area code)

NOTICE: 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.

Other Income $	Other Income $

HOUSING INFORMATION

☐ Own ☐ Rent since	Monthly Housing/Rent $	Present Value $	Date Purchased

CASH ASSET INFORMATION

Financial Institution Name	Saving Account Balance $	Checking Account Balance $

I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

X ______________________ ________

Applicant **Date**

X ______________________ ________

Co-Applicant **Date**

ASSETS AND LIABILITIES ADDENDUM TO CONSUMER LOAN APPLICATION

Applicant:	Application Number:

Assets

Checking and Savings Accounts

Name & Address of Institution	Cash or Market Value
Acct. No.	$
Name & Address of Institution	Cash or Market Value
Acct. No.	$
Name & Address of Institution	Cash or Market Value
Acct. No.	$
Name & Address of Institution	Cash or Market Value
Acct. No.	$
Name & Address of Institution	Cash or Market Value
Acct. No.	$

Stocks and Bonds Assets

Number	Description	Cash or Market Value
		$
		$
		$
		$

Life Insurance - Face Value	$
Real Estate Owned Assets	$
Vested Interest in Retirement Funds	$
Net Worth of Business Owned	$

Automobiles Owned:

Year	Make and Model	Cash or Market Value
		$
		$
		$
		$

Other Assets Owned:

Description	Cash or Market Value
	$
	$
	$
	$
	$
	$

LIQUID ASSETS	$
TOTAL ASSETS	$
NET WORTH	$

Liabilities

Name and Address of Creditor

Name & Address of Company	Payment	Balance
Acct. No.	$	$
Name & Address of Company	Payment	Balance
Acct. No.	$	$
Name & Address of Company	Payment	Balance
Acct. No.	$	$
Name & Address of Company	Payment	Balance
Acct. No.	$	$
Name & Address of Company	Payment	Balance
Acct. No.	$	$
Name & Address of Company	Payment	Balance
Acct. No.	$	$
Name & Address of Company	Payment	Balance
Acct. No.	$	$
Name & Address of Company	Payment	Balance
Acct. No.	$	$
Name & Address of Company	Payment	Balance
Acct. No.	$	$
Alimony/Child Support/Separate Maintenance Owed to	$	
Job Related Expense	$	

TOTAL MONTHLY PAYMENTS	$
TOTAL LIABILITIES	$

FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I 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.

Consumer	Date	Consumer	Date

FACTS — WHAT DOES MURPHY-WALL STATE BANK AND TRUST COMPANY 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?	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 Checking account information ■ Transaction or loss history and Credit history ■ Account balances and income 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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Murphy-Wall State Bank and Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Murphy-Wall State Bank and Trust Company 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 Toll-Free (877) 358-6554 or go to www.murphywall.com

What we do

How does Murphy-Wall State Bank and Trust Company 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 Murphy-Wall State Bank and Trust Company collect my personal information?	We collect your personal information, for example, when you ■ apply for a loan or open an account ■ deposit money or make a wire transfer ■ use your credit or debit card
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. ■ *Murphy-Wall State Bank and Trust Company has no affiliates*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Murphy-Wall State Bank and Trust Company 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. ■ *Murphy-Wall State Bank and Trust Company doesn't jointly market*