



Consumer Loan Application

Please fill out the following application form and contact one of our Northwestern Bank offices listed below. Once you have met with a loan officer and received all the required disclosures, we'll begin processing your application.

Thank you for choosing Northwestern Bank!

Acme

(231) 938-2220

Boyne City

(231) 459-4305

Cadillac

(231) 775-2688

Charlevoix

(231) 547-6561

Elk Rapids

(231) 264-5512

Gaylord North

(989) 732-2442

Gaylord South

(989) 732-5540

Harbor Springs

(231) 242-0921

Houghton Lake

(989) 366-5327

Interlochen

(231) 276-0281

Kalkaska

(231) 258-8683

Kingsley

(231) 263-5263

Leland

(231) 256-0644

Ludington Downtown

(231) 845-5172

Ludington East

(231) 845-7396

Manistee

(231) 723-6000

Petoskey North

(231) 347-4761

Petoskey South

(231) 347-5531

Suttons Bay

(231) 271-5993

Traverse City Chum's Corners

(231) 947-5490

Traverse City Downtown

(231) 947-0490

Traverse City Fourteenth Street

(231) 922-8078

Traverse City Garfield Ave.

(231) 947-5490

Traverse City West Bay

(231) 944-1600

Northwestern Bank Consumer Loan Application

Amount Requested \$	Loan Term	Purpose of Loan
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COLLATERAL INFORMATION

Include make, year, length, selling price, serial number, name(s) of title holder(s), etc., as may be applicable.

APPLICANT			PERSONAL INFORMATION			JOINT APPLICANT		
Last Name			First			Middle		
Present Address			Present Address			Present Address		
City, State, Zip			Years There			City, State, Zip		
Previous Address (If less than 5 yrs. at present address)			Previous Address (If less than 5 yrs. at present address)			Previous Address (If less than 5 yrs. at present address)		
City, State, Zip			Years There			City, State, Zip		
Home Phone			Drivers License No.			Home Phone		
Cell Phone			Cell Phone			Cell Phone		
E-mail			E-mail			E-mail		
Birthdate			Soc. Sec. Number			Birthdate		
/ /			/ /			/ /		
Marital Status <i>(not required for individual unsecured loans)</i>			No. of Dependents			Marital Status		
<input type="checkbox"/> Married <input type="checkbox"/> Separated						<input type="checkbox"/> Married <input type="checkbox"/> Separated		
<input type="checkbox"/> Unmarried (includes single, divorced, and/or widowed)						<input type="checkbox"/> Unmarried (includes single, divorced, and/or widowed)		

APPLICANT			EMPLOYMENT INFORMATION			JOINT APPLICANT		
Employer			Years There			Employer		
Employer Address			Employer Address			Employer Address		
City, State, Zip			Business Phone			City, State, Zip		
Occupation or Position			Occupation or Position			Occupation or Position		
Previous Employer			Years There			Previous Employer		

APPLICANT			INCOME INFORMATION			JOINT APPLICANT		
Gross Monthly Income			<input type="checkbox"/> Hourly <input type="checkbox"/> Salary			Gross Monthly Income		
\$			<input type="checkbox"/> Commission			\$		
Other Income			Source			Other Income		

Income from Alimony, Child Support, or Maintenance payments need not be revealed if you choose not to rely on such income as a basis for repaying this obligation. Is any income listed in this section likely to be reduced in the next two years? ☐Yes ☐No If yes, please explain _____

PLEASE SUBMIT COPY OF RECENT PAYCHECK STUB, OR IF SELF EMPLOYED, COPIES FROM PAST 2 YEARS OF FEDERAL TAX RETURNS.

APPLICANT			OTHER INFORMATION			JOINT APPLICANT		
Name of Nearest Relative Not Living With You			Relationship			Name of Nearest Relative Not Living With You		
Address			Telephone			Address		
Personal Reference			Telephone			Personal Reference		

APPLICANT	OTHER INFORMATION, CONTINUED	JOINT APPLICANT
Are there any unsatisfied judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are there any unsatisfied judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No	Are there any unsatisfied judgments against you? <input type="checkbox"/> Yes <input type="checkbox"/> No
In the last 7 years, have you been declared bankrupt? <input type="checkbox"/> Yes <input type="checkbox"/> No	In the last 7 years, have you been declared bankrupt? <input type="checkbox"/> Yes <input type="checkbox"/> No	In the last 7 years, have you been declared bankrupt? <input type="checkbox"/> Yes <input type="checkbox"/> No
Did you ever have credit in any other name? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what name:	Did you ever have credit in any other name? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what name:	Did you ever have credit in any other name? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what name:

ASSET INFORMATION				
Bank	Office/Branch	Savings Acct. No	Balance (A) \$	
Bank	Office/Branch	Checking Acct. No.	Balance (B) \$	
Cash or Market Value of Home (D) \$	Auto	Make	Year	Value (H) \$
Life Insurance Cash Value (E) \$	Auto	Make	Year	Value (I) \$
Personal Property (F) \$	List Other Assets			Value (J) \$
Stocks and Bonds (G) \$				Total Assets (A thru J) \$

DEBT INFORMATION				
Lender Name	Address	Account No.	Monthly Payment	Balance Owing
Mortgage (or Landlord) <input type="checkbox"/> Rent <input type="checkbox"/> Own			\$	\$
Auto			\$	\$
Credit Card			\$	\$
Credit Card			\$	\$
Other Loan			\$	\$
Other Loan			\$	\$
Alimony or Child Support			\$	\$
			Total Payments	Total Debts
			\$	\$

If you intend to apply for joint credit, please initial here: _____

Applicant
Joint Applicant

(If joint Application, read singular pronouns in the plural.) I warrant the truth of the information contained in this Application and I realize that it will be relied upon by you in deciding whether or not to grant the credit which is applied for. I warrant that the financial obligations I have disclosed in relation to this Application are totally complete and that I have no other outstanding financial obligations of any kind, including any guarantor or co-signer liability. If I have left any spaces in this Application blank, you may assume the information required is answered by me in the negative. I hereby authorize you and your employees and agents to investigate and verify any information provided to you by me. I agree and understand that I am contractually liable according to the Account Agreement (Borrower Contract), and if this is a joint Application we agree such liability is joint and several. I agree and recognize that it is my sole and exclusive responsibility to determine any and all aspects of federal tax considerations related to consumer loan interest deductibility and acknowledge that Lender has not provided any tax advice whatsoever to me. Bank is hereby authorized to obtain further information concerning my credit standing from any credit bureau, the references herein listed, or any other person.

Accepted:

	Date		Date
Applicant Signature		Joint Applicant Signature	

FACTS

WHAT DOES NORTHWESTERN BANK AND/OR ITS SUBSIDIARY NORTHWESTERN MORTGAGE COMPANY (HEREIN REFERRED TO AS "NORTHWESTERN") 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 income
- payment history and transaction history
- credit history and mortgage rates and payments

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 Northwestern chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Northwestern 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call (866) 935-4357 or go to nwbank.com/contact

Who we are

Who is providing this notice?

Northwestern Bank and Northwestern Mortgage Company.

What we do

How does Northwestern 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 Northwestern collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- provide employment information or give us your income information
- make deposits or withdrawals from your account

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.

- *Northwestern Bancorp, Inc.; Northwestern Mortgage Company; Northwestern Bank; CS Bancorp, Inc.; Central State Bank; State Savings Bank; and Great Northern Benefits, Inc.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Northwestern 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.

- *Northwestern doesn't jointly market*

USA PATRIOT ACT NOTICE

Important Information About Procedures for Opening a New Account

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

