

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.

TYPE OF CREDIT REQUESTED

- Secured Unsecured
 Individual credit Joint credit

We intend to apply for joint credit (initials) _____

Amount requested \$ _____	How long _____
Payment date desired _____	Loan purpose _____

INDIVIDUAL APPLICANT INFORMATION

Name _____ Birth date _____ Telephone number _____ Social security number _____
 Present address _____ City _____ State _____ Zip _____ How long? _____
 Previous address _____ City _____ State _____ Zip _____ How long? _____
 Number of dependents _____ Age(s) of dependent(s) _____
 Employer (company name and address) _____
 How long? _____ Business telephone _____
 Position/Title _____ Gross income per month \$ _____ How often are you paid? _____
 Previous employer (company name and address) _____ How long? _____
 Gross income per month \$ _____ Name of nearest relative not living with you _____ Relationship _____
 Address _____ City _____ State _____ Zip _____ Telephone number _____
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
 Sources of other income _____ Amount per month \$ _____

JOINT APPLICATION OR OTHER PARTY INFORMATION

Complete only if: applying for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state.

Name _____ Birth date _____ Telephone number _____ Social security number _____
 Present address _____ City _____ State _____ Zip _____ How long? _____
 Relationship to applicant (if any) _____
 Number of dependents _____ Age(s) of dependent(s) _____
 Employer (company name and address) _____ How long? _____
 Business telephone _____ Position/Title _____
 Gross income per month \$ _____ How often are you paid? _____
 Name of nearest relative not living with you _____ Relationship _____
 Address _____ City _____ State _____ Zip _____ Telephone number _____
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 under: Court order Written agreement Oral understanding
 Sources of other income _____ Amount per month \$ _____

MARITAL STATUS

Complete only if: applying for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state.

- Applicant: Married Separated Unmarried* (*Includes single, divorced or widowed)
 Other Party: Married Separated Unmarried* (*Includes single, divorced or widowed)

ASSETS

If a joint party is listed on the application, please include information for both the applicant and the joint applicant.

Assets Owned (Use separate sheet if necessary.)

DESCRIPTION OF ASSETS – PLEASE INCLUDE ACCOUNT NUMBERS	WHERE ACCOUNTS ARE HELD (IF APPLICABLE)	VALUE
Checking account(s)		\$
Savings account(s) or certificate(s) of deposit		\$
Marketable securities (issuer, type, number of shares)		\$
Vested interest in retirement fund		\$
Life insurance (issuer, face value)		\$
Real estate (location)		\$
Vehicles (make, model, year)		\$
Other assets (describe)		\$
Total assets		\$

LIABILITIES

If a joint party is listed on the application, please include information for both the applicant and the joint applicant.

Outstanding Liabilities

(Including charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.)

Table with 4 columns: CREDITOR, ACCOUNT NUMBER, MONTHLY PAYMENTS, PRESENT BALANCE (OMIT RENT). Rows include Landlord or mortgage holder, Vehicles (make, model, year), and Total liabilities.

Net worth (total assets minus total liabilities) \$ _____

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 per month \$ _____
Are you a comaker, endorser, or guarantor on any loan or contract? [] No [] Yes
If yes, for whom? _____ To whom? _____
Monthly payment \$ _____ Present balance \$ _____
Are there any unsatisfied judgments against you? [] No [] Yes If yes, to whom owed? _____ Amount \$ _____
Have you declared bankruptcy in the last 10 years? [] No [] Yes If yes, where? _____ Year _____

SECURED CREDIT

Complete only if credit is to be secured. Briefly describe the property to be given as security and indicate if others have an ownership interest.

Property description _____
Names and addresses of all co-owners of the property _____
If the security is real estate, give the full name of your spouse (if any) _____

SIGNATURES

I certify that everything I have stated in this application and on any attachments is correct. Lender may keep this application whether or not it is approved. By signing below I authorize Lender to check my credit and employment history and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update credit information at Lender's request if my financial condition changes.
Applicant's signature _____ Date _____
Other signature (where applicable) _____ Date _____

Table with 2 columns: Loan Originator's Signature/Name, Loan Originator's Phone Number/Address. Pre-filled with First National Bank of Northfield.

IMPORTANT INFORMATION ABOUT OUR INSURANCE SALES PRACTICES

Please read this notice carefully and keep a copy for your records. Our bank will not condition the approval of your loan application on your purchase of any type of insurance product from the bank or any of its affiliates.

If you choose to purchase an insurance product you may do so from any insurance agency or broker.

Our bank offers credit life and accident and health insurance through Central States Health and Life Co. of Omaha. However, you are not required to purchase this or any type of insurance in order to obtain a loan from us.

I/we have read this disclosure, and understand its contents, as evidenced by my/our signatures(s) below. I/we understand that this acknowledgement is a part of the loan application.

APPLICANT'S SIGNATURE

DATE

APPLICANT'S SIGNATURE

DATE



firstnationalnorthfield.com ■ Member FDIC

DOWNTOWN ■ 329 Division Street ■ 507-645-5656 ■ FAX 507-645-6873
SOUTH ■ 1611 Honey Locust Drive ■ 507-664-0820 ■ FAX 507-664-0801

FACTS**WHAT DOES THE FIRST NATIONAL BANK OF NORTHFIELD 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 account balances
- Overdraft history and payment 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 reason The First National Bank of Northfield chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The First National Bank of Northfield 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	YES	NO
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 507-645-5656 or go to: www.firstnationalnorthfield.com

What we do	
How does The First National Bank of Northfield 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 The First National Bank of Northfield collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, 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 nonaffiliates 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 nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a common corporate identity of the First National Bank of Northfield; financial companies such as Heywood Bancshares Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>The First National Bank of Northfield does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include First National Investment Services and ICBA Credit Card Services/TCM Bank.</i>

PERSONAL LOAN APPLICATION CHECKLIST

Please provide the following information to assist us in processing your loan application quickly and accurately. There may be additional information that we may need to request to make your loan application complete.

INCOME VERIFICATION:

- Paystubs covering the most recent 30 days for each applicant (including a year-to-date summary)
- Copies of W-2 and federal income tax forms with all schedules for the last year
- Proof of other sources of income (if using for qualifying)

FOR SELF-EMPLOYED BORROWERS, YOU WILL ALSO NEED TO PROVIDE:

- Copies of your business federal income tax forms with all schedules for the last year (K-1s, if applicable)



firstnationalnorthfield.com ▪ Member FDIC

DOWNTOWN ▪ 329 Division Street ▪ 507-645-5656 ▪ FAX 507-645-6873

SOUTH ▪ 1611 Honey Locust Drive ▪ 507-664-0820 ▪ FAX 507-664-0801