



**Mail to:**  
 First Community Bank and Trust  
 PO Box 457  
 Beecher, IL 60401

### Credit Application (Closed End, Unsecured / Secured Credit)

**Important: Read these directions before completing this application.** (check appropriate box)

- If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A and D. If the requested credit is to be secured, also complete the first part of Section C and Section E
- If you are applying for joint credit with another person, complete all Sections except E, providing information in Section B about the joint applicant. If the requested credit is to be secured, then complete Section E.  
*We intend to to apply for joint credit. Applicant \_\_\_\_\_ Co-applicant \_\_\_\_\_*
- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, complete all Sections except E to the extent possible, providing information in Section B about the person on whose alimony, support or maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section E.

AMOUNT REQUESTED	PAYMENT DATE DESIRED	PROCEEDS OF CREDIT TO BE USED FOR:
\$		

SECTION A - APPLICANT INFORMATION	SECTION B - JOINT APPLICANT OR OTHER PARTY INFORMATION
Name (Last, First, Middle):	Name (Last, First, Middle):
Current Address:	Relationship to Applicant (if any):
City, St., Zip: <span style="float: right;">Years there:</span>	Current Address:
Res. Phone: <span style="float: right;">Bus. phone:</span>	City, St., Zip <span style="float: right;">Years there:</span>
Cell Phone: <span style="float: right;">Birthdate:</span>	Res. Phone: <span style="float: right;">Bus. phone:</span>
SSN: <span style="float: right;">Driver's Lic. No.:</span>	Cell Phone: <span style="float: right;">Birthdate:</span>
Previous Address:	SSN: <span style="float: right;">Driver's Lic. No.:</span>
City, St., Zip: <span style="float: right;">Years there:</span>	Present Employer: <span style="float: right;">Years there:</span>
Present Employer: <span style="float: right;">Years there:</span>	Position/Title:
Position/Title:	Name of Supervisor:
Name of Supervisor:	Employer's Address:
Employer's Address:	City, St., Zip:
City, St., Zip:	Previous Employer: <span style="float: right;">Years there:</span>
Previous Employer: <span style="float: right;">Years there:</span>	Previous Employer's Address:
Previous Employer's Address:	City, St., Zip:
City, St., Zip:	Present gross salary or commission: \$ <span style="float: right;">per</span>
Present gross salary or commission: \$ <span style="float: right;">per</span>	No. of Dependents: <span style="float: right;">Ages:</span>
No. of Dependents: <span style="float: right;">Ages:</span>	<b>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.</b>
<b>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.</b>	Alimony, child support, separate maintenance received under:
Alimony, child support, separate maintenance received under:	<input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding
<input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding	Other income: \$ <span style="float: right;">per</span>
Other income: \$ <span style="float: right;">per</span>	Source(s):
Source(s):	Is any income listed in this Section likely to be reduced before the credit requested is paid off? <input type="checkbox"/> Yes (explain in detail on separate sheet) <input type="checkbox"/> No
Is any income listed in this Section likely to be reduced before the credit requested is paid off? <input type="checkbox"/> Yes (explain in detail on separate sheet) <input type="checkbox"/> No	Checking Account No.:
Have you ever received credit from us? <input type="checkbox"/> Yes <input type="checkbox"/> No	Institution/Branch:
When: <span style="float: right;">Office:</span>	Savings Account No.:
Checking Account No.:	Institution/Branch:
Institution/Branch:	Name of nearest relative <b>not</b> living with Joint Applicant or Other Party:
Savings Account No.:	
Institution/Branch:	Relationship: <span style="float: right;">Home Phone:</span>
Name of nearest relative <b>not</b> living with you:	Cell Phone: <span style="float: right;">Work Phone:</span>
Relationship: <span style="float: right;">Home Phone:</span>	Address:
Cell Phone: <span style="float: right;">Work Phone:</span>	
Address:	

**SECTION C - MARITAL STATUS**

*(Do not complete if this is an application for individual unsecured credit.)*

**Applicant:**       Married                       Separated                       Unmarried (including single, divorced, and widowed)  
**Other Party:**     Married                       Separated                       Unmarried (including single, divorced, and widowed)

**SECTION D - ASSET AND DEBT INFORMATION**

**(If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Party. Please mark Applicant-related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.)**

**ASSETS OWNED** (Use separate sheet if necessary.)

Description of Assets	Value	Subject to Debt? (Yes or No)	Name(s) of Owner(s)
Cash	\$		
Automobiles (Make, Model, Year)			
Cash Value of Life Insurance (Issuer, Face Value)			
Real Estate (Location, Date Acquired)			
Marketable Securities (Issuer, Type, No. of Shares)			
Other (Please list)			
<b>Total Assets</b>	\$		

**OUTSTANDING DEBTS** (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

Creditor	Type of Debt or Acct. No.	Name in Which Acct. Carried	Original Debt	Present Balance	Monthly Payments	Past Due? (Yes / No)
1. (Landlord or Mortgage Holder)	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		(Omit Rent) \$	(Omit Rent) \$	\$	
2.						
3.						
4.						
5.						
6.						
<i>Total Debts</i>			\$	\$	\$	

**CREDIT REFERENCES** (Name, Address, Phone)

\$

**Date Paid**

1.

2.

Are you a co-maker, endorser, or guarantor on any loan or contract?     Yes    If "Yes", For whom?                      To whom?

Are there any unsatisfied judgements against you?     Yes    If "Yes", Amount \$                      To whom owed?

Have you been declared bankrupt in the last 14 years?     Yes    If "Yes", Where?                      Year:

Other Obligations (e.g. liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary)

**SECTION E - SECURED CREDIT (Complete only if credit is to be secured) Briefly describe the property to be given as security:**

Name(s) of all co-owners of the property:                      Address

If the security is real estate, give the full name of your spouse (if applicable): \_\_\_\_\_

*Everything I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.*

Applicant's Signature

Date

Other Party's Signature (if applicable)

Date



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## ADDITIONAL REFERENCES

1) Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Address: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

2) Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Address: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

3) Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Address: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_



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## 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