

CO-APPLICANT or SPOUSE

Complete this section if applying for a joint account.

Last Name	First	MI
Social Security Number		
Birth Date	# of Dependents	
Street Address		
City	State	Zip
Home Phone #		
<input type="checkbox"/> Own	<input type="checkbox"/> Rent	<input type="checkbox"/> Other
How Long (years)	Monthly Payment \$	
Employment		
Address		
Business Phone #		
Title / Position	Gross Mo. Income \$	

SIGNATURES**Please read the following carefully before signing.**

This statement is submitted to obtain credit and I/we certify that all information is true and complete. I/we agree that inquiries may be made to verify information and that all credit references or verifications may be given based on inquiries from other parties. This offer is subject to the credit policies of Woodsville Guaranty Savings Bank. I/We agree to be bound by the terms and conditions of the Bank agreement, a copy of which will be delivered to the applicant if this application is granted. Receipt of such agreement and acceptance of such terms to be conclusively presumed by that applicant's use. If this is a joint application, the undersigned shall be jointly and severally liable for any credit extended from time to time.

We intend to apply for joint credit. _____ / _____

X Applicant Signature _____ Date _____

X Co-Applicant Signature _____ Date _____

When completed and signed, mail or bring to any Woodsville Guaranty Savings Bank office.

OFFICES63 Central Street, Woodsville NH
(603) 747-0477Woodsville/Walmart, Woodsville NH
(603) 747-340037 Route 25, Piermont NH
(603) 272-481128 South Main Street, Lisbon NH
(603) 838-6336685 Meadow Street, Littleton NH
(603) 444-0740189 Cottage Street, Littleton NH
(603) 444-5237199 Main Street, Lancaster NH
(603) 788-25807 Town West Road, Plymouth NH
(603) 536-4908278 Main Street, Franconia NH
(603) 823-8199E-mail: info@theguarantybank.com
Website: www.theguarantybank.com

Member FDIC

Equal Opportunity Lender

6/10

Consumer Services
GUARANTY
LINE *Overdraft Protection*


Convenience.
Peace of mind.
Automatic.





What is GUARANTY LINE Overdraft Protection?

Guaranty Line Overdraft Protection is a convenient method, in conjunction with your personal Guaranty checking or sole proprietorship checking account, to cover checks written for more than the account balance, up to your line of credit. Guaranty Line Overdraft Protection allows you the flexibility to meet unexpected expenses or opportunities and avoid embarrassing overdrafts.

How does GUARANTY LINE Overdraft Protection work?

When you write a check, make an ATM (Automated Teller Machine) or POS (Point of Sale) transaction for more than you have in your account, Guaranty Line Overdraft Protection will automatically deposit a cash advance into your account from your line of credit, in multiples of \$10.00, to avoid overdraft charges and make payment of funds. This overdraft protection privilege assures your checks and transactions will be honored up to the amount available in your Guaranty Line Overdraft Protection account.

What does GUARANTY LINE Overdraft Protection cost?

There is a \$50.00 annual fee. The finance charge is 2.00% per month computed on the average daily unpaid balance. **This is a 24.00% Annual Percentage Rate.**

Who may obtain GUARANTY LINE Overdraft Protection?

Any individual with a Guaranty checking account or sole proprietor who has a checking account with Woodsville Guaranty Savings Bank and has established a good credit standing.

How do I apply for GUARANTY LINE Overdraft Protection?

Cut the attached application along the dotted lines. Complete, sign and mail or bring the credit application to any Woodsville Guaranty Savings Bank office. When your credit is approved we will notify you to come in to review and sign the Truth-In-Lending Disclosure Statement to establish your Guaranty Line Overdraft Protection account.

How do I repay the balance used to cover overdrafts?

You may pay down an existing balance at any time during the month in addition to your regular monthly payment. This is a revolving account; your payments reduce the balance and automatically increase the amount of credit available to you. Payments will automatically be deducted each month from your checking account.

Summary of GUARANTY LINE Overdraft Protection.

- Automatic advances from credit line to checking account in multiples of \$10.00.
- An annual fee of \$50.00.
- Interest on the unpaid balance is subject to **2.00% per month with an APR of 24.00%.**
- You pay interest only on the amount used.
- Minimum monthly payment is 5% of the outstanding balance or \$10.00, whichever is greater.
- Automatic payment of the minimum due saves you postage or a trip to the bank.



Applicant: All applicable sections should be filled out completely. If not, processing of your application may be delayed. Woodsville Guaranty Savings Bank reserves the right to request additional information.

Notice to Applicants: You need not disclose Alimony, Child Support, Separate Maintenance Income or its source unless you want us to consider it in connection with this application. Joint checking accounts must have joint overdraft protection.

Last Name		First	MI
Social Security Number			
Birth Date		# of Dependents	
Street Address			
City		State	Zip
Home Phone #			
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other		How Long (years)	Monthly Payment \$
Employment			
Address			
Business Phone #			
Title / Position		Gross Mo. Income \$	
Checking Account #			

Please see reverse side for Co-Applicant/Spouse application information, signatures and application submission information.

For Bank Use Only
CREDIT LIMIT APPROVED: