

CREDIT APPLICATION

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and 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

IMPORTANT: Check (✓) the appropriate boxes below and complete the applicable sections.

- SECURED INDIVIDUAL CREDIT - relying solely on my income or assets
 UNSECURED INDIVIDUAL CREDIT - relying on my income or assets as well as income or assets from other sources
 JOINT CREDIT - We intend to apply for joint credit. (initials) _____

FOR CREDITOR USE

DATE _____ CLASS NO. _____
 ACCOUNT NO. _____
 APPROVED BY _____
 DECLINED BY _____

AMOUNT REQUESTED	FOR HOW LONG	PAYMENT DATE DESIRED	WANT TO REPAY	PROCEEDS OF LOAN TO BE USED FOR:
\$ _____	_____ months	_____	<input type="checkbox"/> MONTHLY <input type="checkbox"/> _____	_____

SECTION A - INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle) _____

BIRTHDATE	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS	
ADDRESS (Street, City, State & Zip) _____				COUNTY	Do you <input type="checkbox"/> own or <input type="checkbox"/> rent?	HOW LONG
PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address) _____				COUNTY	Did you <input type="checkbox"/> own or <input type="checkbox"/> rent?	HOW LONG
EMPLOYER (Company Name & Address) _____						HOW LONG
BUSINESS PHONE		Ext.	POSITION OR TITLE		SALARY PER MONTH	
					GROSS: \$	NET: \$
PREVIOUS EMPLOYER (Company Name & Address) _____						HOW LONG
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			RELATIONSHIP		TELEPHONE NO. (Include Area Code)	

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
_____	\$ _____

Is any income listed in this Section likely to be reduced before the credit request is paid off?
 No Yes (Explain) _____

Have you previously received credit from us?
 No Yes - When? _____

SECTION B - JOINT APPLICANT OR OTHER PARTY INFORMATION

Complete only if: 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 (Last, First, Middle) _____

BIRTHDATE	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS	
RELATIONSHIP TO APPLICANT (if Any)		PRESENT ADDRESS (Street, City, State & Zip)			HOW LONG	
EMPLOYER (Company Name & Address) _____						HOW LONG
BUSINESS PHONE		Ext.	POSITION OR TITLE		SALARY PER MONTH	
					GROSS: \$	NET: \$
PREVIOUS EMPLOYER (Company Name & Address) _____						HOW LONG

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
_____	\$ _____

Is any income listed in this Section likely to be reduced before the credit requested is paid off?
 No Yes (Explain) _____

Has Joint Applicant or Other Party ever received credit from us?
 No Yes - When? _____

SECTION C - MARITAL STATUS

Complete only if: for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested.

- | | | | |
|-------------|----------------------------------|------------------------------------|--|
| APPLICANT | <input type="checkbox"/> Married | <input type="checkbox"/> Separated | <input type="checkbox"/> Unmarried (including single, divorced, and widowed) |
| OTHER PARTY | <input type="checkbox"/> Married | <input type="checkbox"/> Separated | <input type="checkbox"/> Unmarried (including single, divorced, and widowed) |

SECTION D - ASSET & DEBT INFORMATION

If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. 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	NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
CHECKING ACCOUNT NUMBER(S) (where)			\$
SAVINGS ACCOUNT NUMBER(S) (where)			
CERTIFICATE OF DEPOSIT(S) (where)			
MARKETABLE SECURITIES (issuer, type, no. of shares)			
REAL ESTATE (location, date acquired)			
LIFE INSURANCE (issuer, face value)			
AUTOMOBILES (make, model, year)			
OTHER (list)			
TOTAL ASSETS			\$

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

CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		(OMIT RENT) \$	(OMIT RENT) \$	\$
AUTOMOBILES (describe)					
TOTAL DEBTS			\$	\$	\$

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 & Address) _____ Amt. per month \$ _____
 Are you a co-maker, endorser, or guarantor on any loan or contract? No Yes If yes, for whom? _____ To whom? _____
 Are there any unsatisfied judgments against you? No Yes If yes, to whom owed? _____ Amount \$ _____
 Have you been declared bankrupt in the last 10 years? No Yes If yes, where? _____ Year? _____

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

PROPERTY DESCRIPTION _____
 NAMES & 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.



P.O. Box 266 • 63 Central Street • Woodsville, NH 03785-0266 • (603) 747-2735 • FAX (603) 747-3267

CREDIT CONSENT

Required for Vermont Residents Only

Pursuant to 9 V.S.A. §§ 2480e and 2480g, I hereby give my consent to have WOODSVILLE GUARANTY SAVINGS and/or its assigned credit bureau to obtain any and all information regarding my employment, checking and/or savings accounts, credit obligations and all other credit matters which the Bank may require in connection with my request to establish a consumer lending relationship with WOODSVILLE GUARANTY SAVINGS BANK.

In the event my application is approved, I also give my consent to have WOODSVILLE GUARANTY SAVINGS BANK and/or its assigned credit bureau to obtain additional credit reports and other information after approval of my request to establish a consumer lending relationship, for purposes of reviewing my employment, checking and/or savings accounts and credit obligations; to obtain credit reports and other information for purposes of taking collection action; and to obtain credit reports and other information for other legitimate purposes associated with my established consumer lending relationship.

THIS FORM MAY BE REPRODUCED AND COPIES SHALL BE EFFECTIVE AS THE ORIGINAL CONSENT WHICH WE HAVE SIGNED.

Applicant Signature

Date

Applicant Signature

Date



APPLICATION ADDENDUM

Thank you for your interest in obtaining a Consumer loan from Woodsville Guaranty Savings Bank. In order to speed the processing of your application, it is important that you return your completed and signed application with the following:

1. In accordance with the USA Patriot Act, we must verify your identity when applying for a loan, we will do so by viewing and recording information from your driver's license when your application is presented.
2. A copy of your most recent pay stub, W-2 or equivalent, from your employer. If you are self-employed, include a complete copy of your most recent Federal Income Tax Return including all schedules.
3. For a secured loan, such as a vehicle, ATV, snowmobile, boat, etc., include a copy of the Dealers Purchase Agreement or Purchase and Sales Agreement (private sale), which should include the make, model, serial number and seller's name. For a used vehicle, mileage and a list of options are also required.
4. For a debt consolidation loan, please include copies of the bills you want paid.
5. For a Home Improvement unsecured loan include a contractor's work estimate.

Your failure to provide the requested information may delay the processing of your consumer application. If you have any questions when completing the application, please call us or stop by...we are here to help you in any way possible.

Woodsville – Piermont – Lisbon – Littleton – Lancaster – Plymouth - Franconia