FIVE RIVERS BANK

Consumer Loan Application

APPLICATION TAKEN:

| In Person | By Mail |

IMPORTANT: If more than one person is applying for credit, please check below, provide your initials and complete both the Applicant and Joint Applicant information sections.

| We intend to apply for joint credit | APPLICANT: | JOINT APPLICANT: |

Type of Loan Requested (Please print in ink)	Automobile Loan	Personal Secured Loan (CD/Savings)
Overdraft Protection	Home Equity Line of Credit - Principal & Interest	Personal Unsecured Loan
Others:		

| AMOUNT REQUESTED: | TERMS: | PURPOSE OF LOAN: |

APPLICANT INFORMATION

PLEASE TELL US ABOUT YOURSELF:

NAME (Include Jr, Sr., III, if applicable)			DATE OF BIRTH	SOCIAL SECURITY NUMBER
PRESENT ADDRESS (No. & Street)	CITY:	STATE	ZIP	YEARS AT THIS ADDRESS
HOME TELEPHONE # CELL #	PREVIOUS ADDRESS (If less than 2 years at current address)			YEARS AT THIS ADDRESS

EMAIL	LIST ANY OTHER NAMES UNDER WHICH YOU HAVE APPLIED FOR OR BEEN GRANTED CREDIT:	DO NOT MARK SELECTION IF APPLYING FOR AN INDIVIDUAL UNSECURED CREDIT
		Married / Separated / Unmarried (Single, Divorced, Widowed)

WE'D LIKE TO KNOW ABOUT YOUR INCOME:

EMPLOYER'S NAME AND ADDRESS

LENGTH OF EMPLOYMENT YEARS MONTHS	EMPLOYER'S TELEPHONE NO.	OCCUPATION/POSITION	ANNUAL GROSS SALARY
OTHER INCOME: DO NOT REVEAL Income from alimony, child support or separate maintenance payments unless you are relying on such income to repay this account.		DESCRIBE SOURCE OF OTHER INCOME	AMOUNT (monthly)

PREVIOUS EMPLOYER NAME AND ADDRESS (If less than 2 years at present employer)

LENGTH OF EMPLOYMENT YEARS MONTHS	PREVIOUS EMPLOYER'S TELEPHONE NO.

JOINT APPLICANT INFORMATION

PLEASE TELL US ABOUT YOURSELF:

NAME (Include Jr, Sr., III, if applicable)			DATE OF BIRTH	SOCIAL SECURITY NUMBER
PRESENT ADDRESS (No. & Street)	CITY:	STATE	ZIP	YEARS AT THIS ADDRESS
HOME TELEPHONE # CELL #	PREVIOUS ADDRESS (If less than 2 years at current address)			YEARS AT THIS ADDRESS

EMAIL	LIST ANY OTHER NAMES UNDER WHICH YOU HAVE APPLIED FOR OR BEEN GRANTED CREDIT:	DO NOT MARK SELECTION IF APPLYING FOR AN INDIVIDUAL UNSECURED CREDIT
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PREVIOUS EMPLOYER NAME AND ADDRESS (If less than 2 years at present employer)

LENGTH OF EMPLOYMENT YEARS MONTHS	PREVIOUS EMPLOYER'S TELEPHONE NO.

THESE QUESTIONS APPLY TO BORROWER AND CO-BORROWER:

If you answer "yes" to any questions (A) through (F) explain on a attached sheet of paper.	BORROWER		CO-BORROWER			BORROWER		CO-BORROWER	
	Yes	No	Yes	No		Yes	No	Yes	No
A. HAVE YOU ANY OUTSTANDING JUDGMENTS?					F. ARE YOU A CO-MAKER OR ENDORSER ON A NOTE?				
B. IN THE LAST 7 YEARS, HAVE YOU BEEN DECLARED BANKRUPT?					G. ARE YOU A U.S. CITIZEN?				
C. HAVE YOU HAD PROPERTY FORECLOSED UPON OR GIVEN TITLE OR DEED IN LIEU THEREOF, IN THE LAST 7 YEARS?					H. ARE YOU A PERMANENT RESIDENT ALIEN?				
D. ARE YOU A PARTY IN A LAWSUIT?					I. DO YOU INTEND TO OCCUPY THE PROPERTY AS YOUR PRIMARY RESIDENCE?				
E. DO YOU HAVE ANY PAST DUE OBLIGATIONS OWED TO OR INSURED BY ANY AGENCY OF THE FEDERAL GOVERNMENT?									

IF APPLYING FOR AN AUTOMOBILE LOAN, PLEASE COMPLETE THE FOLLOWING:

YEAR	MAKE	MODEL	VEHICLE IDENTIFICATION NUMBER (VIN)	MILEAGE	AUTO PURCHASE PRICE $
WHERE ARE YOU PURCHASING THE CAR FROM?			NAME OF INSURANCE COMPANY	AGENT'S NAME	AGENT'S PHONE NUMBER

IF APPLYING FOR A HOME EQUITY LINE OF CREDIT:

ESTIMATED PROPERTY VALUE $	COLLATERAL ADDRESS (If different than home address)	COUNTY
TYPE OF COLLATERAL: ☐ Single Family ☐ Condo/Townhouse ☐ 2-4Famiy OCCUPANCY: ☐ Primary ☐ Secondary	PURCHASE DATE	PURCHASE DATE $
MORTGAGE HOLDER OF COLLATERAL PROPERTY	MORTGAGE ACCOUNT # (IF APPLICABLE)	MORTGAGE BALANCE $
SECOND MORTGAGE HOLDER OF COLLATERAL PROPERTY		SECOND MORTGAGE BALANCE $
NAME OF INSURANCE COMPANY	AGENT'S NAME	AGENT'S PHONE NUMBER

IF APPLYING FOR A LOAN SECURED BY A SAVINGS ACCOUNT OR CERTIFICATE OF DEPOSIT, PLEASE COMPLETE THE FOLLOWING:

ACCOUNT NUMBER	ALL NAMES ON THAT ACCOUNT

PLEASE DESCRIBE THE PURPOSE FOR THE LOAN AND NOTE ANY ADDITIONAL COMMENTS:

ASSETS AND LIABILITIES:

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed:　　Jointly　　　Not Jointly | This section may be completed separately or provided on a separate personal financial statement if requested.

ASSETS DESCRIPTION	CASH OR MARKET VALUE	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stack pledges, etc. Use continuation sheet, if necessary, Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.
CASH DEPOSIT TOWARD PURCHASE HELD BY:	$	

LIST CHECKING AND SAVINGS ACCOUNTS BELOW		LIABILITIES	MONTHLY PAYMENT	UNPAID BALANCE
NAME AND ADDRESS OF BANK, S&L, OR CREDIT UNION		NAME AND ADDRESS OF COMPANY	$	$
ACCT. NO.	$	ACCT. NO.		
NAME AND ADDRESS OF BANK, S&L, OR CREDIT UNION		NAME AND ADDRESS OF COMPANY	$	$
ACCT. NO.	$	ACCT. NO.		
NAME AND ADDRESS OF BANK, S&L, OR CREDIT UNION		NAME AND ADDRESS OF COMPANY	$	$
ACCT. NO.	$	ACCT. NO.		
NAME AND ADDRESS OF BANK, S&L, OR CREDIT UNION		NAME AND ADDRESS OF COMPANY	$	$
ACCT. NO.	$	ACCT. NO.		
STOCKS & BONDS (Company name/number & description)	$	NAME AND ADDRESS OF COMPANY	$	$
		ACCT. NO.		

SECTION G: DEMOGRAPHIC INFORMATION – THIS SECTION ASKS ABOUT YOUR ETHNICITY, SEX, AND RACE

DEMOGRAPHIC INFORMATION OF BORROWER

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race," The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

ETHNICITY: CHECK ONE OR MORE

☐ Hispanic or Latino   ☐ Mexican

☐ Puerto Rican   ☐ Cuban

☐ Other Hispanic or Latino:
Print origin.
For example: Argentinian, Columbian, Dominican, Nicaraguan, Salvadoran, Spaniard and so on.

☐ Not Hispanic or Latino   ☐ I do not wish to provide this information

SEX:

☐ Female

☐ Male

☐ I do not wish to provide this information

RACE: CHECK ONE OR MORE

☐ American Indian or Alaska Native:
Print name of enrolled or principal tribe.

☐ Asian   ☐ Asian Indian   ☐ Chinese

☐ Japanese   ☐ Korean   ☐ Vietnamese

☐ Other Asian:
Print race.
For Example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

☐ Black or African American   ☐ Native Hawaiian or Other Pacific Islander

☐ Native Hawaiian   ☐ Guamanian or Chamorro

☐ Samoan

☐ Other Pacific Islander:
Print race.
For Example: Fijian, Tongan, and so on.

☐ White   ☐ I do not wish to provide this information

TO BE COMPLETED BY FINANCIAL INSTITUTION (FOR APPLICATION TAKEN IN PERSON)

WAS THE ETHNICITY OF THE BORROWER COLLECTED ON THE BASIS OF VISUAL OBSERVATION OR SURNAME?	☐	Yes	☐ No
WAS THE SEX OF THE BORROWER COLLECTED ON THE BASIS OF VISUAL OBSERVATION OR SURNAME?	☐	Yes	☐ No
WAS THE RACE OF THE BORROWER COLLECTED ON THE BASIS OF VISUAL OBSERVATION OR SURNAME?	☐	Yes	☐ No

THE DEMOGRAPHIC INFORMATION WAS PROVIDED THROUGH

FACE TO FACE INTERVIEW (INCLUDES ELECTRONIC MEDIA W/VIDEO COMPONENT)	☐ Telephone Interview	☐ Mail	☐ Email or Internet

U.S. PATRIOT ACT INFORMATION

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.

I/We understand that my/our statements made above will be used to induce you to grant me/us the loan and to demonstrate my/our ability to repay said loan. I/We further attest and warrant to the accuracy of my/our statements and authorize you to obtain further information you deem necessary. I/We understand that it is a federal offense to provide false information to a federally regulated bank. This application and credit statement will remain yours regardless of whether or not the loan is granted. Final approval is contingent on acceptability of collateral and verification of property damage insurance and flood insurance (when required).

APPLICANT SIGNATURE	DATE	JOINT APPLICANT SIGNATURE	DATE
LOAN ORIGINATOR'S SIGNATURE			DATE
LOAN ORIGINATOR'S NAME	LOAN ORIGINATOR IDENTIFIER	LOAN ORIGINATOR'S PHONE NUMBER	
LOAN ORIGINATION COMPANY'S NAME **FIVE RIVERS BANK**	LOAN ORIGINATION COMPANY IDENTIFIER **2745245**	LOAN ORIGINATION COMPANY'S ADDRESS **81 RT 4 WEST PARAMUS NJ 07652**	

FOR INTERNAL USE ONLY:

MAIN OFFICE	EMPLOYEE NAME	DATE RECEIVED