

# Consumer Credit Application



# Heritage BANK

A community of banks.  
Whidbey Island Bank & Central Valley Bank

Important information about procedure for opening a new account—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. 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 hereby apply for credit in the amount of \$ \_\_\_\_\_

*FOR INTERNAL USE ONLY	
Date Received: ___/___/20___	<input type="checkbox"/> By Mail <input type="checkbox"/> Hand Delivered <input type="checkbox"/> Internet
Loan Originator's Name (print or type) Institution Name: Heritage Bank	
Loan Originator Identifier Institution ID: 541567	

<b>Type of Credit Requested:</b>	<input type="checkbox"/> Individual <input type="checkbox"/> Joint	<input type="checkbox"/> Secured <input type="checkbox"/> Unsecured	<input type="checkbox"/> Open Credit Line <input type="checkbox"/> Term Loan for _____ months
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<b>Purpose of Credit</b>	<b>For Secured Credit - Collateral Offered</b>
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**JOINT CREDIT:** If you are applying for joint credit with another person, please initial and complete the sections below regarding the "Co-Applicant." If the Applicant is married, he or she may apply for Individual Credit.

**WE INTEND TO APPLY FOR JOINT CREDIT:**

Joint with Spouse     Joint with Non-Spousal Co-Applicant

Applicant's initials \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant's initials \_\_\_\_\_ Date \_\_\_\_\_

**NOTICE:** Neither acceptance of this application by Heritage Bank nor assistance in completing it implies any commitment to grant the loan or credit accommodation requested. This decision will be made only after review, and the bank's decision will then be communicated to you. Any commitment made will remain in effect for 30 days unless otherwise extended in writing.

## Applicant Information

## Co-Applicant Information

<b>Name</b> (First, Initial, Last)			
<b>Date of Birth</b>	<b>Social Security Number</b>	<b>Home Phone</b>	
<b>Dependents #</b>	<b>Driver License #</b>	<b>State</b>	<b>Issue Date</b> ___/___/___ <b>Exp. Date</b> ___/___/___
<b>Cell Phone</b>	<b>E-Mail Address</b>		
<b>Mailing Address</b>			
<b>Residence Address</b> (IF DIFFERENT)			<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other _____
<b>City, State Zip</b>	<b>How Long There?</b> Years _____ Months _____		
<b>Previous Address</b>			
<b>City, State Zip</b>	<b>How Long There?</b> Years _____ Months _____		
<b>Marital Status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried Includes single, divorced & widowed	<b>Other names under which you have been granted credit</b> _____		
<b>Nearest Relative Not Living With You</b>	<b>Relationship</b>		
<b>Residence Address</b>	<b>Phone</b>		
<b>Have you ever filed Bankruptcy or a Chapter 13 Wage Earner Plan?</b> <input type="checkbox"/> No <input type="checkbox"/> Yes, please explain on a separate sheet.			
<b>Current Employer</b>	<input type="checkbox"/> Self Employed <input type="checkbox"/> Retired		
<b>Position</b>	<b>Gross Monthly Income</b> \$ _____		
<b>Address</b>	<b>Phone</b>		
<b>City, State Zip</b>	<b>How Long There?</b> Years _____ Months _____		
<b>Previous Employer</b>	<b>How Long There?</b> Years _____ Months _____		
<b>Other Income</b> (child support, separate maintenance or alimony need not be disclosed unless you want us to rely on it for repayment of this debt) \$ _____ Source: _____			

<b>Name</b> (First, Initial, Last)			
<b>Date of Birth</b>	<b>Social Security Number</b>	<b>Home Phone</b>	
<b>Dependents #</b>	<b>Driver License #</b>	<b>State</b>	<b>Issue Date</b> ___/___/___ <b>Exp. Date</b> ___/___/___
<b>Cell Phone</b>	<b>E-Mail Address</b>		
<b>Mailing Address</b>			
<b>Residence Address</b> (IF DIFFERENT)			<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other _____
<b>City, State Zip</b>	<b>How Long There?</b> Years _____ Months _____		
<b>Previous Address</b>			
<b>City, State Zip</b>	<b>How Long There?</b> Years _____ Months _____		
<b>Marital Status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried Includes single, divorced & widowed	<b>Other names under which you have been granted credit</b> _____		
<b>Nearest Relative Not Living With You</b>	<b>Relationship</b>		
<b>Residence Address</b>	<b>Phone</b>		
<b>Have you ever filed Bankruptcy or a Chapter 13 Wage Earner Plan?</b> <input type="checkbox"/> No <input type="checkbox"/> Yes, please explain on a separate sheet.			
<b>Current Employer</b>	<input type="checkbox"/> Self Employed <input type="checkbox"/> Retired		
<b>Position</b>	<b>Gross Monthly Income</b> \$ _____		
<b>Address</b>	<b>Phone</b>		
<b>City, State Zip</b>	<b>How Long There?</b> Years _____ Months _____		
<b>Previous Employer</b>	<b>How Long There?</b> Years _____ Months _____		
<b>Other Income</b> (child support, separate maintenance or alimony need not be disclosed unless you want us to rely on it for repayment of this debt) \$ _____ Source: _____			

# Consumer Credit Application

## General Credit Information

**A: Applicant C: Co–Applicant** Include Co–Applicant if any. Check both boxes for joint accounts. Include an additional sheet if necessary.

<input type="checkbox"/> <b>A</b> <input type="checkbox"/> <b>C</b>	On deposit at Heritage Bank	Account Number	Present Value	<input type="checkbox"/> <b>A</b> <input type="checkbox"/> <b>C</b>	<input type="checkbox"/> Mortgage <input type="checkbox"/> Rent Owed To/Account number	Payment Amount	Balance
<input type="checkbox"/> <b>A</b> <input type="checkbox"/> <b>C</b>	Cash on hand or on deposit at other financial institutions (Schedule 1) Bank Name:		\$	<input type="checkbox"/> <b>A</b> <input type="checkbox"/> <b>C</b>	Heritage Bank Loans	\$	\$
<input type="checkbox"/> <b>A</b> <input type="checkbox"/> <b>C</b>	Marketable Securities – Non Retirement (Schedule 2)		\$	<input type="checkbox"/> <b>A</b> <input type="checkbox"/> <b>C</b>		\$	\$
<input type="checkbox"/> <b>A</b> <input type="checkbox"/> <b>C</b>	Retirement Accounts (IRA/Keogh/401K)		\$	<input type="checkbox"/> <b>A</b> <input type="checkbox"/> <b>C</b>		\$	\$
<input type="checkbox"/> <b>A</b> <input type="checkbox"/> <b>C</b>	Profit Sharing/Pensions _____ % Vested		\$	<input type="checkbox"/> <b>A</b> <input type="checkbox"/> <b>C</b>		\$	\$
<input type="checkbox"/> <b>A</b> <input type="checkbox"/> <b>C</b>	Automobile: Year, Make & Model		\$	<input type="checkbox"/> <b>A</b> <input type="checkbox"/> <b>C</b>	Auto Loans	\$	\$
<input type="checkbox"/> <b>A</b> <input type="checkbox"/> <b>C</b>	Automobile: Year, Make & Model		\$	<input type="checkbox"/> <b>A</b> <input type="checkbox"/> <b>C</b>	Auto Loans	\$	\$
<input type="checkbox"/> <b>A</b> <input type="checkbox"/> <b>C</b>	Boats/Recreational Vehicles: Year, Make & Model		\$	<input type="checkbox"/> <b>A</b> <input type="checkbox"/> <b>C</b>	Boats/Recreational Vehicles Loans	\$	\$
<input type="checkbox"/> <b>A</b> <input type="checkbox"/> <b>C</b>	Real Estate Owned (Schedule 3)		\$	<input type="checkbox"/> <b>A</b> <input type="checkbox"/> <b>C</b>	List all other Creditors/Credit Cards	\$	\$
<input type="checkbox"/> <b>A</b> <input type="checkbox"/> <b>C</b>	Personal Property		\$	<input type="checkbox"/> <b>A</b> <input type="checkbox"/> <b>C</b>		\$	\$
<input type="checkbox"/> <b>A</b> <input type="checkbox"/> <b>C</b>	Other Assets (Describe)		\$	<input type="checkbox"/> <b>A</b> <input type="checkbox"/> <b>C</b>		\$	\$
<input type="checkbox"/> <b>A</b> <input type="checkbox"/> <b>C</b>			\$	<input type="checkbox"/> <b>A</b> <input type="checkbox"/> <b>C</b>	Alimony, Child Support or Separate Maintenance	\$	\$
<b>TOTAL ASSETS</b>			\$	<b>TOTAL LIABILITIES</b>			\$
<b>NET WORTH</b> Total Assets Minus Total Liabilities						\$	

## Schedule 1, 2 and 3

Schedule 1: Cash in banks or other accounts	Branch	Account Number	Balance				
Financial Institution			\$				
			\$				
			\$				
Schedule 2: Marketable Securities	Description	# of Shares	Current Value				
Company			\$				
			\$				
Schedule 3: Real Estate Owned	Purchase Date	Mortgage Holder	Purchase Price	Current Value	Current Owning	Monthly Payment	Rental Income/Mo
My Residence			\$	\$	\$	\$	\$
Other Real Estate Owned (check box if rental property)	<input type="checkbox"/>		\$	\$	\$	\$	\$
	<input type="checkbox"/>		\$	\$	\$	\$	\$

## Insurance Information for Secured Credit

Insurance Company	Agents Name	
Policy Number	Effective Dates	Phone Number

Applicant/Co–Applicant Signature(s)

PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING

I/We hereby authorize anyone to release credit information concerning myself/ourselves to Heritage Bank. This statement is submitted to obtain credit and I/We certify that all information herein is true and complete. I/We agree that inquiries may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This application is subject to the credit policies of Heritage Bank. Additional financial information may be required by Heritage Bank. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time.

Applicant Signature

Date

Co–Applicant Signature

Date