

Consumer Credit Application



Heritage
BANK

Complete this form, print out the entire packet and return it to your local branch. Do not email or fax this application.

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____
Loan Originator's Name (print or type) Institution Name: Heritage Bank
Loan Originator Identifier Institution ID: 541567

Type of Credit Requested:	<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
Purpose of Credit	For Secured Credit - Collateral Offered		

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

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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.

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

Privacy Notice

You will find our Privacy Notice below. If you would like to view a digital version or save a copy to your computer, please visit our website at HeritageBankNW.com. The link to the Privacy Notice is at the bottom of our home page.

Facts

What does Heritage Bank do with your personal information?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<div>The types of personal information we collect and share depend on the product or service you have with us. This information can include:<ul style="list-style-type: none">– Social Security number and account balances– Transaction history and credit history– Checking account information and credit card or other debtWhen you are no longer our customer, we continue to share your information as described in this notice.</div>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Heritage Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Heritage Bank share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes—information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Privacy Notice, continued

What we do

How does Heritage Bank protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
We limit employee access to personal information to those who need it to provide products or services to you.

How does Heritage Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Apply for a loan or pay your bills
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes-information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Heritage Bank has no affiliates

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Heritage Bank does not share with nonaffiliates so they can market to you

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include categories of companies such as investment brokerage partners

Questions?

Call 800-455-6126 or go to www.heritagebanknw.com