

RCSBANK
390 N VETERANS ROAD
HANNIBAL, MO. 63401
573-231-0303

Thank you for considering RCSBank for your financial needs. We are looking forward to the opportunity to serve you. Please read the following instructions prior to completing the Credit Application, Intent to Apply for Joint Credit (if applicable), Insurance Disclosure, and Military Status Verification Forms. In order to better serve you please fill out, sign and date the documents as instructed below.

CREDIT APPLICATION

Please complete the application in its entirety.

Section A – Individual Applicant

If applying for individual credit, please complete this part of the application in its entirety.

Section B – Joint Applicant or Other Party Information

If applying for joint credit, joint applicant or other party must complete this part of the application in its entirety.

Section C – Marital Status

Please follow instructions on application.

Section D – Asset & Debt Information

Please fill out this part of the application for both applicant and any joint applicant.

Section E – Secured Debt

Complete this section unless you are applying for an unsecured loan. If applying for a secured loan, give a complete description of the property you will provide as security for the loan.

SIGNATURES

APPLICANT AND CO-APPLICANT MUST SIGN AND DATE THE APPLICATION.

REGUALTION B – NOTICE OF INTENT TO APPLY FOR JOINT CREDIT

Please sign this notice if you are applying for Joint Credit.

Each Borrower must sign this document.

INSURANCE DISCLOSURES – CONSUMER CREDIT APPLICATIONS

Applicant must sign and date this document.

If there is a co-applicant, that person must also sign and date this document. You may keep the copy.

COVERED BORROWER IDENTIFICATION STATEMENT

Applicant – Please read and sign the statement that applies to you.

Co-Applicant – Please read and sign the statement that applies to you.

ACKNOWLEDGEMENT OF RECEIPT PRIOR TO TRANSACTION

Both Applicant and Co-Applicant must sign and date this part of the document.

You may keep the copy.

FACTS: WHAT DOES RCSBank DO WITH YOUR PERSONAL INFORMATION?

This Document is for information purposes for you to read and keep.

Credit Application

RCSBANK
P.O. BOX 220
NEW LONDON, MO 63459

Important Information to Applicant(s). 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 applies for a loan or opens an account.

What this means for you. When you apply for a loan or 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. 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.

Read each instruction carefully before completing this form.

Creditor

("You" means Applicant, *et al*; and "We" means Creditor)

For Creditor Use

Account No.	Class No.	Date Received
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1. Type of Application

Check only one of the three types:

- Individual Credit** – You are relying solely on your income or assets.
- Individual Credit** – You are relying on your income or assets as well as income or assets from other sources.

- Joint Credit** – By initialing below, you intend to apply for "joint credit".

Applicant _____ Joint Applicant _____

2. Type of Requested Credit

Application Date	Amount \$	Financing Type <input type="checkbox"/> New <input type="checkbox"/> Refinance <input type="checkbox"/> Modification	No. of Months	Repayment Interval <input type="checkbox"/> Monthly <input type="checkbox"/>	First Payment Date
Credit Type <input type="checkbox"/> Line of Credit <input type="checkbox"/> Loan <input type="checkbox"/> Sale <input type="checkbox"/> Lease	Loan Purpose <input type="checkbox"/> Agricultural <input type="checkbox"/> Business <input type="checkbox"/> Consumer	Security for Credit <input type="checkbox"/> Unsecured <input type="checkbox"/> Secured	Proceeds of Credit to Be Used for <input type="checkbox"/> To purchase property that will secure your credit <input type="checkbox"/> To purchase property that is a residential dwelling and is not real estate <input type="checkbox"/> To finance home improvements to a residential dwelling <input type="checkbox"/> Other (<i>describe</i>):		

Applicant

3. Applicant Information

Joint Applicant or Other Party

Full Name (<i>First, Middle, Last</i>)			Full Name (<i>First, Middle, Last</i>)		
Gov't ID Type	Gov't ID No.	Gov't ID Issued By	Gov't ID Type	Gov't ID No.	Gov't ID Issued By
Gov't ID Issue Date	Gov't ID Exp. Date	Date of Birth	Gov't ID Issue Date	Gov't ID Exp. Date	Date of Birth
Soc. Sec. No.	Primary Phone <input type="checkbox"/> Cell	Second Phone <input type="checkbox"/> Cell	Soc. Sec. No.	Primary Phone <input type="checkbox"/> Cell	Second Phone <input type="checkbox"/> Cell
Email Address:			Email Address:		
Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent No. of Yrs.:			Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent No. of Yrs.:		
Previous Address <input type="checkbox"/> Owned <input type="checkbox"/> Rented No. of Yrs.:			Previous Address <input type="checkbox"/> Owned <input type="checkbox"/> Rented No. of Yrs.:		
Dependents No.: Ages:			Dependents No.: Ages:		
Nearest Relative (<i>not living with you</i>) Name: Address: Telephone: <input type="checkbox"/> Cell			Nearest Relative (<i>not living with you</i>) Name: Address: Telephone: <input type="checkbox"/> Cell		
Your Relationship to us (or our affiliate) <input type="checkbox"/> None <input type="checkbox"/> Employee <input type="checkbox"/> Insider (Shareholder, Director, Officer)			Your Relationship to us (or our affiliate) <input type="checkbox"/> None <input type="checkbox"/> Employee <input type="checkbox"/> Insider (Shareholder, Director, Officer)		
Have you ever received credit from us? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when: office/branch:			Have you ever received credit from us? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when: office/branch:		