

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. Our privacy policy and federal law protect the information you provide.



Building Friends, Families and Futures



FOR CREDITOR USE
 DATE _____ CLASS NO. _____
 ACCOUNT NO. _____
 APPROVED ____ BY _____
 DECLINED ____ BY _____

AMOUNT REQUESTED \$ _____	FOR HOW LONG _____ months	PAYMENT DATE DESIRED _____	WANT TO REPAY ____ Monthly ____	PROCEEDS OF LOAN TO BE USED FOR:
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BORROWER INFORMATION

NAME (Last, First, Middle)				EMAIL ADDRESS	BIRTHDATE
CELL PHONE NO.	HOME PHONE 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
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? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)	Have you previously received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes - When?

CO-BORROWER 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)				EMAIL ADDRESS	BIRTHDATE
CELL PHONE NO.	HOME PHONE 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: \$ _____		
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? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)	Have you previously received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes - When?

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.

BORROWER	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)
CO-BORROWER	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)

ASSET & DEBT INFORMATION

If Co-Borrower Section has been completed, this Section should be completed giving information about both the Borrower and Co-Borrower.
Please mark Borrower – related information with a “B”. If Co-Borrower Section 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)			
VEHICLES (OTHER)			
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 #	ACCOUNT HOLDER NAME	INTEREST RATE	ORIGINAL AMOUNT (OMIT RENT) \$	PRESENT BALANCE (OMIT RENT) \$	MONTHLY PAYMENTS \$
LANDLORD OR MORTGAGE HOLDER <input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage						
AUTOMOBILES (describe)						
TOTAL DEBTS						

Complete the following information about both the Borrower and Co-Borrower (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 the last 10 years? No Yes If yes, where? _____ Year? _____

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

TYPE OF CREDIT REQUEST

IMPORTANT: Check (✓) the appropriate line(s) 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) _____

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.

Borrower's Signature

Date

Co-Borrower's Signature (Where Applicable)

Date

The Kansas State Bank—236 N. Main St., Ottawa, KS 66067 & 602 Ames, Baldwin City, KS 66006

WHAT DOES KANSAS STATE BANK (KSB) DO WITH YOUR PERSONAL INFORMATION?

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.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social security number and income;
- Account balances and payment history; and
- Credit history and credit scores.

When you are no longer our customer, we continue to share your information as described in this notice.

All financial companies need to share customers' personal information to run their everyday business. In the following section we list the reasons financial companies can share their customers' personal information; the reasons Kansas State Bank chooses to share; and whether you may limit this sharing.

Reasons we may share your personal information:

- **For our everyday business purposes**—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or to report to credit bureaus.
Does KSB share? -Yes
Can you limit this sharing? -No
- **For our marketing purposes**—to offer our products and services to you.
Does KSB share? -No
Can you limit this sharing? -N/A
- **For joint marketing with other financial companies.**
Does KSB share? -No
Can you limit this sharing? -N/A
- **For our affiliates' everyday business purposes**—information about your transactions, experiences and creditworthiness.
Does KSB share? -Yes
Can you limit this sharing? -No
- **For our affiliates to market to you.**
Does KSB share? -No
Can you limit this sharing? -N/A
- **For non-affiliates to market to you.**
Does KSB share? -No
Can you limit this sharing? -N/A

How does Kansas State 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.

How does Kansas State Bank collect my personal information?

We collect personal information, for example, when you:

- Open an account or deposit money;
- Pay your bills or apply for a loan; and
- Use your credit or debit card.

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

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; and
- Sharing for non-affiliates 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 may be financial or non-financial companies. Affiliates of Kansas State Bank are First National Bank of Louisburg and Marion National Bank.

Non-affiliates: Companies not related by common ownership or control. They may be financial or non-financial companies.

Joint marketing: A formal agreement between non-affiliated financial companies that together market financial products or services to you.

APPLICANT'S NOTICE OF NEGATIVE INFORMATION (Pre-sharing):

Federal law requires us to provide the following notice to customers before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" means information concerning delinquency, late payments, insolvency or any form of default.

This notice does not mean that we will be reporting such information about you, only that we may report such information about customers that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.



We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CO-APPLICANT'S NOTICE OF NEGATIVE INFORMATION (Pre-sharing):

Federal law requires us to provide the following notice to customers before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" means information concerning delinquency, late payments, insolvency or any form of default.

This notice does not mean that we will be reporting such information about you, only that we may report such information about customers that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.



We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.