



CREDIT APPLICATION

LOAN REQUEST	Received by: _____	Date Received: _____
Check <input type="checkbox"/> If you are applying for individual credit in your own name and are relying on your own income or assets and not the income of another person as the basis for repayment of the credit request credit is to be secured, also complete Section D.		
Appropriate <input type="checkbox"/> If you are applying for joint credit with another person complete all Sections except D, providing information in it about the joint applicant. If the requested credit is to be secured, then complete Section D.		
Box <input type="checkbox"/> We intend to apply for joint credit: _____	Applicant	Co-Applicant
<input type="checkbox"/> If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections except D to the extent possible, providing information in B about the person on whose alimony, supports, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section D.		

Amount Requested \$ _____ Term: # Months _____ Proceeds of Credit To be Used For _____ Collateral Offered _____

SECTION A – INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): _____ Birthdate: _____
 Present Street Address: _____ Yrs There: _____
 City: _____ State: _____ Zip: _____ Phone: _____
 Mailing Address: _____ City: _____ State: _____ Zip: _____
 Social Security No: _____ Driver's License No: _____
 Previous Street Address: _____ Yrs There: _____
 City: _____ State: _____ Zip: _____
 Present Employer: _____ Yrs There: _____ Phone: _____
 Position or Title: _____ Name of supervisor: _____
 Employer's Address: _____
 Previous Employer's Address: _____
 Gross Monthly Income: \$ _____ per _____ No. Dependents: _____ Ages: _____

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

Other Income: \$ _____ per _____ Source(s) of other income _____

Is any income listed in this Section likely to be reduced before the credit requested is paid off?

Yes (Explain in detail on separate sheet) No

Have you ever received credit from us? _____ When? _____

Checking Account #: _____ Institution & Branch _____

Savings Account #: _____ Institution & Branch _____

Nearest relative not living with you _____ Phone #: _____

Relationship: _____ Address: _____

SECTION B – INFORMATION REGARDING JOINT APPLICANT OR OTHER PARTY (Use separate sheets if necessary)

Full Name (Last, First, Middle): _____ Birthdate: _____
 Relationship to Applicant (if any): _____ SS # _____
 Mailing Address: _____ City: _____ State: _____ Zip: _____
 Present Street Address: _____ Yrs There: _____
 City: _____ State: _____ Zip: _____ Phone: _____
 Present Employer: _____ Yrs There: _____ Phone: _____
 Position or Title: _____ Name of supervisor: _____
 Employer's Address: _____
 Previous Employer's Address: _____
 Gross Monthly Income: \$ _____ per _____ No. Dependents: _____ Ages: _____

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

Other Income: \$ _____ per _____ Source(s) of other income _____

Is any income listed in this Section likely to be reduced before the credit request is paid off?

Yes (Explain in detail on separate sheet) No

Checking Account #: _____ Institution & Branch _____

Savings Account #: _____ Institution & Branch _____

Nearest relative not living with you _____ Phone #: _____

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is FDIC, 2345 Grand Boulevard, Suite 100, Kansas City, MO 64108.

Flathead Bank Locations	Bank of Glacier County	Valley Bank Locations
800 Grand Avenue Bigfork, MT 59911 406-837-1600 fax: 406-837-0140	7265 Hwy 93 Lakeside, MT 59922 406-844-2535 fax: 406-2588	120 Hutton Ranch Rd. Kalispell, MT 59901 406-752-4050 fax: 406-752-4089
	24 E. Main Street Cut Bank, MT 59427 406-873-2265 fax: 406-873-4276	98 N. Broadway Belgrade, MT 59714 406-388-4283 fax: 406-388-6723
		118 Williams Street Ennis, MT 59729 406-682-3124 fax: 406-682-3125

www.flatheadbank.com

www.bankofglaciercounty.com

www.valleybank.us

SECTION C – ASSET AND DEBT INFORMATION (If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.)

ASSETS		LIABILITIES			
Description	Cash or Market Value	Creditors' Name, Address & Account Number	Acct. Name if Not Borrower's	Mo. Pmt & Mo left to pay	Unpaid Balance
Checking & Savings Accounts at Flathead Bank	\$	Installment Debts (Include "revolving" charge accounts)		\$Pmt/ Mos /	
Checking & Savings Elsewhere				/	
Stocks & Bonds (# / Description)				/	
Life Insurance Net Cash Value Face Amount \$				/	
SUBTOTAL LIQUID ASSETS	\$	Automobile Loans		/	
Automobiles (Make & Year)				/	
Vested Interest in Retirement Fund		Other Debts (Ex: Income Tax owing or single payment notes)			
Net Worth of Business Owned (Attach Financial Statement)					/
Real Estate Owned		Real Estate Debt or Rental Expense			
Furniture & Personal Property		Alimony, Child Support and Separate Maintenance Payments Owed to			
Other Assets (itemize)					/
		TOTAL MONTHLY PAYMENTS		\$	
TOTAL ASSETS	A \$	NET WORTH (A minus B) \$		TOTAL LIABILITIES	B \$

LIST PREVIOUS CREDIT REFERENCES

B – Borrower C – Co Borrower	Creditor's Name & Address	Account Number	Purpose	Highest Balance	Date Paid

List any additional names under which credit has previously been received

Are you a co-maker, endorser, or guarantor on any loan or contract? Yes No
If Yes, for whom? _____ To Whom? _____

Are there any unsatisfied judgements against you? Yes No If Yes, to whom owed? _____ Amount \$ _____

Have you declared bankruptcy in the last 10 years? Yes No If Yes, where? _____

Do you have any contingent liabilities such as pending lawsuits or leases? Describe: _____

SECTION D – SECURED CREDIT (Complete only if credit is to be secured). Briefly, describe the property to be given as security:

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

APPLICANT'S SIGNATURE _____ Date _____ **CO-APPLICANT** _____ Date _____

***** FOR BANK USE ONLY *****

CUSTOMER IDENTIFICATION					
Existing Customer?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Description of document(s) used to verify the customer's identity			
Applicant	Document Type	ID Number	Place of Issuance	Date of Issuance	Expiration Date
Co-Applicant					
Description of the method(s) and results of any non-documentary measures used to verify customer identity:					
Description of any substantive discrepancy between the identifying information provided by the "Customer" and that found in identifying methods. Please note how the discrepancy was resolved:					
Employee verifying Customer Identity		Employee Signature			Date Verified