

Credit Application



**Gouverneur
Savings &
Loan Association**

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

Amount \$	No. of Months	Financing Type	Credit Type
		<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Other	<input type="checkbox"/> Personal <input type="checkbox"/> Short Term <input type="checkbox"/> Other
			<input type="checkbox"/> Loan on Shares <input type="checkbox"/> Home Imp. <input type="checkbox"/> Auto <input type="checkbox"/> Overdraft Protection

3. Property Information (if secured)

Property Type	Collateral Description:		Purchase Price \$
<input type="checkbox"/> Boat or Vessel <input type="checkbox"/> Deposit Account <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> ATV <input type="checkbox"/> Other	Name & Address of Seller	<input type="checkbox"/> New <input type="checkbox"/> Used	Down Payment \$
	Serial #	Mileage	Amount Financed \$
	Make/Model	Year	

Personal Loan (Describe): _____

Applicant

4. Applicant Information

Joint Applicant or Other Party

Full Name (First, Middle, Last)				Full Name (First, Middle, Last)			
Social Security No.		Date of Birth		Social Security No.		Date of Birth	
Primary Phone	<input type="checkbox"/> Cell	Second Phone	<input type="checkbox"/> Cell	Primary Phone	<input type="checkbox"/> Cell	Second Phone	<input type="checkbox"/> Cell
Email Address:				Email Address:			
Present Address		No. of Yrs.:		Present Address		No. of Yrs.:	
<input type="checkbox"/> Own	<input type="checkbox"/> Rent	<input type="checkbox"/>		<input type="checkbox"/> Own	<input type="checkbox"/> Rent	<input type="checkbox"/>	
Previous Address		No. of Yrs.:		Previous Address		No. of Yrs.:	
<input type="checkbox"/> Own	<input type="checkbox"/> Rent	<input type="checkbox"/>		<input type="checkbox"/> Own	<input type="checkbox"/> Rent	<input type="checkbox"/>	

Applicant	7. Employment Information	Joint Applicant or Other Party
1st Employer: <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:	1st Employer: <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:	1st Employer: <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:
2nd Employer: <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:	2nd Employer: <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:	2nd Employer: <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:
Applicant	8. Other Income	Joint Applicant or Other Party
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: <input type="checkbox"/> Court order <input type="checkbox"/> Written agreement <input type="checkbox"/> Oral understanding	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: <input type="checkbox"/> Court order <input type="checkbox"/> Written agreement <input type="checkbox"/> Oral understanding	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: <input type="checkbox"/> Court order <input type="checkbox"/> Written agreement <input type="checkbox"/> Oral understanding
Other Income: \$ _____ per Month Source:	Other Income: \$ _____ per Month Source:	Other Income: \$ _____ per Month Source:
Is any income listed in Sections 5, 7 or 8 likely to be reduced before the credit is paid off? <input type="checkbox"/> Yes (Explain in section 10.) <input type="checkbox"/> No	Is any income listed in Sections 5, 7 or 8 likely to be reduced before the credit is paid off? <input type="checkbox"/> Yes (Explain in section 10.) <input type="checkbox"/> No	Is any income listed in Sections 5, 7 or 8 likely to be reduced before the credit is paid off? <input type="checkbox"/> Yes (Explain in section 10.) <input type="checkbox"/> No
Applicant	9. Marital Status	Joint Applicant or Other Party
Leave blank, unless: (1) the credit will be secured, or (2) you reside in a community property state, or (3) you are relying on property, located in a community property state, as a basis for repayment. <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, widowed)	Leave blank, unless: (1) the credit will be secured, or (2) you reside in a community property state, or (3) you are relying on property, located in a community property state, as a basis for repayment. <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, widowed)	Leave blank, unless: (1) the credit will be secured, or (2) you reside in a community property state, or (3) you are relying on property, located in a community property state, as a basis for repayment. <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, widowed)
10. Additional Information or Explanations		
11. INFORMATION FOR GOVERNMENT MONITORING PURPOSES.		
(INFORMATION FOR GOVERNMENT MONITORING PURPOSES BELOW, SHOULD ONLY BE COMPLETED FOR HOME IMPROVEMENT, REFINANCE AND MOBILE HOME LOANS.)		
The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this Lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)		
BORROWER <input type="checkbox"/> I do not wish to furnish this information Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Black or African American Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Black or African American Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	BORROWER <input type="checkbox"/> I do not wish to furnish this information Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Black or African American Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

12. Notices

New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

13. Certifications, Authorizations and Signatures

You certify that everything you have stated in this Credit Application and on any other documents submitted to us are true and correct to the best of your knowledge. You understand that you must update the information contained in this Credit Application if either your financial condition materially changes or we make a request to you orally or in writing. You understand that we will retain this Credit Application whether or not it is approved.

You authorize us to request one or more consumer reports, to check and verify your credit and employment history, and to answer questions others may ask us about our credit experience with you.

You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of prerecorded/artificial voice messages or an automatic dialing device.

Electronic Signature. If checked, You further agree that you have signed this *Credit Application* with one or more electronic signatures. You intend your electronic signature to have the effect of your written ink signature. You viewed and read the entire *Credit Application* and notices before you signed it. You received a paper copy of this *Credit Application* after it was signed. You understand that this *Credit Application* is in the electronic form that we will keep. We may rely on, and enforce, this *Credit Application* in the electronic form or as a paper version of the electronic form.

Applicant Signature

Date

Joint Applicant, or Other Party, Signature

Date

(if applicable)

Notice: It is a federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code § 1001, *et seq.*

If the credit is to be used to finance an automobile, recreational vehicle, boat or other insurable collateral, we need to know your:

Insurance Agent's Name

Phone Number

Insurance Agent's Address

City

State

Zip Code

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino - *Print origin:*

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
- I do not wish to provide this information

Sex

- Female
- Male
- I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:*

- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian - *Print race:*

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian or Samoan Chamorro
 - Other Pacific Islander - *Print race:*

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview *(includes Electronic Media w/Video Component)*
- Telephone Interview
- Fax or Mail
- Email or Internet

Borrower Name: _____