

# BANK OF ST. FRANCISVILLE PERSONAL LOAN APPLICATION CHECKLIST

We are very pleased that you have selected BSF to assist with your loan needs. To ensure a pleasant and efficient experience for you, we've created this checklist to assist in gathering all necessary documentation. Once these documents are in our hands, we can proceed with the approval process and continue our goal of helping our community and customers prosper.

When applying for a personal loan, the following information must be returned to the bank:
<ul> <li>□ Consumer Loan Application (see attached)</li> <li>□ E-SIGN Disclosure Agreement (see attached)</li> <li>□ Last two pay stubs (must represent 30 days)</li> <li>□ Color copy of all Borrower's/Guarantor's Driver's License</li> </ul>
For loans $$50,000$ and above, the following documents must be provided in adddition to the checklist above.
<ul> <li>□ Last two years tax returns with W-2's and supporting schedules         (3 years of tax returns if self-employed)</li> <li>□ Personal Financial Statement (see attached)</li> </ul>

\*After the application process is complete there may be other items you will need to provide





## **CONSUMER LOAN APPLICATION**

			00110		W 70 1 E	OATION					
Credit Requested Is:	Home Equity Loan	Co	llateral Secure	d Loan Perso	onal Unsecured Lo	an	Account Requeste	d: 🔲 In	dividual	Joint	
Amount Requested	Description of Collater	Description of Collateral Offered						We intend to apply for joint credit Initial			
Purpose of Credit Request							Applicant Co-Applicant				
If the Applicant is married, or c) you are relying on pro	he or she may apply for indi operty in a community prope	vidual cre rty state a	dit. For Marita s a basis for re	I Status, check one if payment of the credi	fa) you are applyir t requested.	ng for a secured cr	edit; b) you reside in a	community pr	perty sta	te;	
	Applica	nt	Α	PPLICANT IN	NFORMATI	ON	Co-Applicar	nt			
Applicant Role:	Borrower	Co-Signer	r 🔲 Gua	rantor	Applicant Role:		Borrower 0	Co-Signer	Guara	ntor	
Applicant Name (include J	r. or Sr. if applicable)				Co-Applicant Na	ame (include Jr. or	Sr. if applicable)				
Social Security Number	Home Phone (in	ncl. area co	ode) DOB	(mm-dd-yyyy)	Social Security I	Number	Home Phone (inc	l. area code)	DOB (n	mm-dd-yyyy)	
Email Address		_			Email Address			<u> </u>			
	Inmarried (include ingle, divorced, widowed)	no.	ages	ed by Co-Applicant)	☐ Married☐ Separated	Unmarried single, div	(include vorced, widowed)	no.	ages	by Applicant)	
	. Citizen Permanent R	esident Al	ien L N	on-Resident Alien	Citizenship:	U.S. Citizen	Permanent Re	sident Alien	Non-	Resident Alien	
Present Address (street, c	ity, state, ZIP) si	nce			Present Address	(street, city, state	, ZIP) sind	ce			
Mailing Address, if differe	nt from Present Address				Mailing Address	, if different from F	Present Address				
				ent address for less th		-	-				
Former Address (street, ci	ty, state, ZIP) from	om	to		Former Address	(street, city, state	, ZIP) froi	n	to		
	Applica	ınt	<b>EMPLO</b>	MENT / INC	OME INFO	RMATION	Co-Applicar	nt			
Name & Address of Employe	•	_	mployed	Yrs. on this job	Name & Address	s of Employer	••	Self Emplo	yed	Yrs. on this job	
				Full time						Full time	
Position/Title & Type of Busi	ness		Business Phone	e (incl. area code)	Position/Title &	Type of Business		Busir	ess Phone	e (incl. area code)	
Gross Monthly Income	\$	<u> </u>			Gross Monthly I	ncome	\$				
Name & Address of Employe	·r	Self E	mployed	Dates	Name & Address			Self Emplo	yed	Dates	
				from to						from to	
Position/Title & Type of Busi	ness	1	Business Phone	e (incl. area code)	Position/Title &	Type of Business		Busin	ness Phone	e (incl. area code)	
Name & Address of Employe	r	Self E	mployed	Dates	Name & Address	s of Employer		Self Emplo	yed	Dates	
				from to						from to	
Position/Title & Type of Busi	ness	1	Business Phone	e (incl. area code)	Position/Title &	Type of Business		Busin	ness Phone	e (incl. area code)	
NOTICE: Alimony, Child Sup	port or Separate Maintenance	e Income i	need not be re	realed if you do not v	vish to have it con	nsidered as a basis	for repaying this oblig	ation.			
Other Income			\$	•	Other Income				\$		
Other Income			\$		Other Income				\$		
Other Income			\$	IOUIOINIO INI	Other Income	201			\$		
				HOUSING IN  Monthly Housing/F		Present Va	luo	Date	Purchase	rd.	
Own Rent sir	nce		C	\$ ASH ASSET		\$	lue	Date	Fulcilase	eu	
Financial Institution Name			C/	ASH ASSET	INFORMA		ount Balance	Cho	cking Acc	ount Balance	
- I mancial mistitution Name						\$	ount balance	\$	Milly Acco	Durit Balarice	
I/We hereby apply for the lo complete, and that I/we did with other parties and to ma as to Lender's experiences o These representations and at to provide to any such insure	not omit any important infor ke any investigation of my/or r transactions with my/our a uthorizations extend not only	mation. In ur credit, eccount. In to Lender	We agree that either directly We understand , but also to a	any property securir or through any agence that Lender will reta ny insurer of the loan	ng the loan or creaty ey employed by Le ain this application and to any inves	dit will not be used ander for that purpon and any other creat tor to whom Lender	I for any illegal or res ose. Lender may discledit information Lende or may sell all or any p	tricted purpose. ose to any othe r receives, ever	Lender is er intereste n if no loar	s authorized to verify ed parties information n or credit is granted	
X					x						
Applicant				Date	Co-Applica	nt			Date	e	



### ASSETS AND LIABILITIES ADDENDUM TO CONSUMER LOAN APPLICATION

Applicant: Application Number

Assets Liabilities **Checking and Savings Accounts** Name and Address of Creditor Cash or Market Value Payment Balance Name & Address of Company Name & Address of Institution Acct. No. \$ Acct. No. \$ \$ Name & Address of Institution Cash or Market Value Name & Address of Company Payment Balance \$ \$ \$ Acct. No. Acct. No. Cash or Market Value Name & Address of Company Payment Balance Name & Address of Institution \$ \$ \$ Acct. No. Acct. No. Name & Address of Institution Cash or Market Value Name & Address of Company Payment Balance \$ \$ \$ Acct. No. Acct. No. Balance Name & Address of Institution Cash or Market Value Name & Address of Company Payment Acct. No. Acct. No. \$ \$ Stocks and Bonds Assets Name & Address of Company Payment Balance Description Number Cash or Market Value \$ \$ \$ Acct. No. \$ Name & Address of Company Payment Balance \$ Life Insurance - Face Value Real Estate Owned Assets \$ \$ Vested Interest in Retirement Funds Net Worth of Business Owned \$ \$ \$ Automobiles Owned: Payment Balance Name & Address of Company Make and Model Cash or Market Value Year \$ \$ \$ Acct. No. \$ \$ Payment \$ Balance Name & Address of Company Other Assets Owned: Description Cash or Market Value \$ \$ Acct. No. \$ \$ Alimony/Child Support/Separate Maintenance Owed to \$ \$ \$ Job Related Expense \$ LIQUID ASSETS TOTAL MONTHLY PAYMENTS \$ TOTAL ASSETS TOTAL LIABILITIES

NET WORTH \$

<sup>&</sup>quot;\*" indicates obligations satisfied at or before loan closing.



#### **E-SIGN DISCLOSURE AND CONSENT AGREEMENT**

This E-Sign Disclosure and Consent Agreement ("Agreement") applies to all communications and required disclosures relating to your application for a loan with Bank of St. Francisville "BSF" and/or your actual loan, if any, with BSF.

#### I. Scope of Communications to Be Provided in Electronic Form

You agree that we may provide you with any communications that we may choose to make available in electronic format, to the extent allowed by law, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and disclosures includes:

- All legal and regulatory disclosures and communications associated with your loan application or your actual loan including those
  disclosures required by the Real Estate Settlement Procedures Act, the Truth in Lending Act and the Mortgage Disclosure Improvement
  Act.
- Notices or disclosures about the sale of your loan or a change in the servicing of your loan.
- · Privacy policies and notices.

#### Method of Providing Communications to You in Electronic Form

All communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose, or (4) by requesting you download a PDF file containing the communication.

#### 3. How to Withdraw Consent

You have the right to withdraw your consent to receive Communications in electronic form by calling us at 225-635-6397. At our option, we may treat your provision of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of your consent to receive electronic communications. We will not impose any fee to process the withdrawal of your consent to receive electronic communications; however your access and use of Online Banking may be terminated. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

#### 4. How to Update Your Records

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to the Agreement and your account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) by calling us at 225-635-6397.

#### 5. Hardware and Software Requirements

In order to access, view, and retain electronic communications that we make available to you, you must have:

- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
- An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic communications programs;
- A personal computer (for PC's: Pentium 120 Hhz or higher; for Macintosh, Power Mac 9500, Power PC 604 processor 120-MHz Base or higher), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the browsers specified below.
- Adobe Reader version 8.0 or higher
- Windows 2000 or later version running either Internet Explorer version 6.0 or higher or Firefox version 3.0 or higher, or Macintosh OSX 10.2 or higher running Safari web browser.

#### 6. Requesting Paper Copies

We will not send you a paper copy of any communication which is available electronically from BSF, unless you request it, or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, call us at 225-635-6397. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically.

#### 7. Communications in Writing

All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Agreement and any other communication that is important to you.

#### 3. Federal Law

You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National (ESIGN) Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

#### 9. Termination / Changes

We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

Signature	Date



## Photo Release Form for Website & Social Media

I hereby grant permission to Bank of St. Francisville (BSF) to use my photograph(s) on its website or social media pages or other BSF publications (printed or digital) without further consideration or compensation.

I acknowledge BSF has the right to crop, adjust, or treat the photograph(s) at BSF's discretion.

I also acknowledge that BSF may choose not to use my photograph(s) at this time, but may do so at its own discretion at a later date.

I also understand that once my image/likeness/photograph is posted digitally, the image may be downloaded or copied by anyone, anywhere.

I agree to indemnify and hold harmless BSF, its Board, employees, affiliates and other related associates from any claims arising out of the use of my photograph(s).

Printed Name	Date of Agreement
Signature	Email Address
Address	Phone Number
	F USE ONLY BELOW
Date photograph taken:Photographer:	