

CONSUMER LOAN APPLICATION

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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 opens an account.

What this means for you: When you 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.

TO: Name/Address of Lender Northfield Savings Bank 33 South Main Street Northfield VT 05663	What type of credit are you requesting? <i>(Please check appropriate box:)</i> <input type="checkbox"/> SECURED <input type="checkbox"/> UNSECURED <input type="checkbox"/> OPEN-END LINE OF CREDIT <input type="checkbox"/> CLOSED-END TERM LOAN <input type="checkbox"/> INDIVIDUAL (Own income or assets) <input type="checkbox"/> INDIVIDUAL (Own income or assets plus income or assets from other sources) <input type="checkbox"/> JOINT <i>(please initial)</i> _____ <input type="checkbox"/> COSIGNER
---	---

Loan Amount	Interest Rate	Term	Payment	Purpose
-------------	---------------	------	---------	---------

APPLICANT/COSIGNER INFORMATION

Name (Last)	(First)	(MI)	(Suffix)	Taxpayer ID Number (SSN/TIN)	Date of Birth
Street Address			Driver's License/ID Number	State	Home Phone Number
City	State	ZIP Code	County	How Long There	No. of Dependents Age of Dependents
Previous Address <i>(if less than 2 years at current address)</i>					
Employer		Address			Phone Number
Position		How Long	<input type="checkbox"/> Gross <input type="checkbox"/> Net <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly \$ How Often Paid Average Monthly Overtime Pay \$		
Previous Employer		Address		Position	How Long
Nearest Relative Not Living With You				Relationship	
Address		City	State	ZIP Code	Relative's Phone Number

Immigration Status U.S. Citizen Perm. Resident of U.S. Other:

Marital Status: Do not complete if this application is for individual unsecured credit unless responding party resides in a community property state or is relying on property located in such a state for repayment of the credit requested.
 Married Separated Unmarried (including single, divorced, and widowed)

Other Income: Amount \$ Frequency Source

Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.

Payment Received Pursuant to: Court Order Written Agreement Oral Understanding
 Alimony per Month \$ Child Support per Month \$ Separate Maintenance Payment per Month \$

CO-APPLICANT INFORMATION

Name (Last)	(First)	(MI)	(Suffix)	Taxpayer ID Number (SSN/TIN)	Date of Birth
Street Address			Driver's License/ID Number	State	Home Phone Number
City	State	ZIP Code	County	How Long There	No. of Dependents Age of Dependents
Previous Address <i>(if less than 2 years at current address)</i>					
Employer		Address			Phone Number
Position		How Long	<input type="checkbox"/> Gross <input type="checkbox"/> Net <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly \$ How Often Paid Average Monthly Overtime Pay \$		
Previous Employer		Address		Position	How Long
Nearest Relative Not Living With You				Relationship	
Address		City	State	ZIP Code	Relative's Phone Number

Immigration Status U.S. Citizen Perm. Resident of U.S. Other:

Marital Status: Married Separated Unmarried (including single, divorced, and widowed)

Other Income: Amount \$ Frequency Source

Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.

Payment Received Pursuant to: Court Order Written Agreement Oral Understanding
 Alimony per Month \$ Child Support per Month \$ Separate Maintenance Payment per Month \$

ADDITIONAL INFORMATION

Other Income: Applicant • Amount \$ • Source
 Other Income: Co-Applicant • Amount \$ • Source

If you, a joint applicant, or other party answers "yes" to any of the following questions, please explain in the space provided.

Are you a guarantor or co-maker of any leases, contracts, or debts?	Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No	Joint Applicant/Other Party: <input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any suits or judgments pending against you?	Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No	Joint Applicant/Other Party: <input type="checkbox"/> Yes <input type="checkbox"/> No
Have you been declared bankrupt in the last 10 years?	Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No	Joint Applicant/Other Party: <input type="checkbox"/> Yes <input type="checkbox"/> No

