



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.

Business Profile

Business Name: _____ Business Telephone () _____

Business Address: _____ Fax Number () _____

Business Address: _____ E-mail Address: _____

Year Established: _____ Total Employees: _____ Tax ID Number _____

Organized in what State: _____ Type of Business (corporation, partnership, etc.) _____

Present Ownership Since: _____ Primary Product of Service: _____

Loan Request

Amount Requested: \$ _____ Term: _____ Repayment Source: _____

Purpose of loan: _____

Type of Credit

Term loan Revolving line of credit Commercial mortgage Vehicle loan

Letter of credit Other (describe) _____

Proposed Collateral

Type of Collateral Available: _____

Collateral Value: \$ _____ Source of Value: _____ Date of Value: _____

Business Obligations - Include all loans and other obligations of the business (including loans with NSB).						
Creditor	Date Opened	Maturity	Original balance	Current Balance	Payment	Collateral

Business deposit relationships			
Bank Name	Account number	Current checking balance	Current savings balance

Applicant(s)/Owner(s)/Officer(s)/Partners(s) personal data

Please provide information for any owner of the business (attach additional sheets if necessary)

Check Appropriate Box:

If you are applying for an individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit request, complete only Sections A and D. If the requested credit is to be secured, also complete the first part of Section C and Section E.

If you are applying for a joint account with another person, complete all Sections except E, providing information in B about the joint applicant. If the requested credit is to be secured, then complete Section E.

We intend to apply for joint credit. _____
Applicant Co-Applicant

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 E to the extent possible, providing information in B about the person on whose alimony, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section E.

Amount Requested \$ _____ Proceeds of Credit To Be Used For: _____

SECTION A – INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): _____ Birthdate: ___ / ___ / ___

Title _____ % ownership (company)

Present Street Address: _____ Years there: _____

City _____ State _____ Zip Code _____ Home telephone () _____

___ Rent ___ Own Previous Address: _____

Social Security No. _____ Driver's License no.: _____

Present Employer: _____ Years there: _____ Business telephone () _____

Employer's Address: _____

Previous Employer: _____ Years there: _____

Previous Employer's Address: _____

Present net salary or commission: \$ _____ 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 a separate sheet) No

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

Checking Account No.: _____ Institution and Branch: _____

Savings Account No.: _____ Institution and Branch: _____

Name of nearest relative not living with you: _____ Telephone: _____

Relationship: _____ Address: _____

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

Full Name (Last, First, Middle): _____ Birthdate: ___/___/___

Title _____ % ownership (company)

Present Street Address: _____ Years there: _____

City _____ State _____ Zip Code _____ Home telephone () _____

___ Rent ___ Own Previous Address: _____

Social Security No. _____ Driver's License no.: _____

Present Employer: _____ Years there: _____ Business telephone () _____

Employer's Address: _____

Previous Employer: _____ Years there: _____

Previous Employer's Address: _____

Present net salary or commission: \$ _____ 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 a separate sheet) No

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

Checking Account No.: _____ Institution and Branch: _____

Savings Account No.: _____ Institution and Branch: _____

Name of nearest relative not living with you: _____ Telephone: _____

Relationship: _____ Address: _____

SECTION C – MARITAL STATUS

(Do not complete if this is an application for individual unsecured credit.)

Applicant: Married Separated Unmarried (including single, divorced and widowed)
 Other Party: Married Separated Unmarried (including single, divorced and widowed)

SECTION D – 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 OWNED (use separate sheet if necessary.)

Description of Assets	Value	Subject to Debt? Yes/No	Name(s) of Owner(s)
Cash	\$		
Automobiles (Make, Model, Year)	\$		
Cash Value of Life Insurance (Issuer, Face Value)			
Real Estate (Location, Date Acquired)			
Marketable Securities (Issuer, Type, No. of Shares)			
Other (List)			
Total Assets	\$		

OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

Creditor	Type of Debt or Acct. No.	Name in Which Acct. Carried	Original Debt	Present Balance	Monthly Payments	Past Due? Yes/No
1) (Landlord or Mortgage Holder)	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		\$(omit rent) \$	\$(omit rent) \$	\$	
2)			\$	\$	\$	
3)			\$	\$	\$	
4)			\$	\$	\$	
Total Debts			\$	\$	\$	

(Credit References)

Date Paid

1)	\$
2)	\$

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 judgments against you? Yes No Amount \$ _____ If "yes", to whom owed? _____

Have you been declared bankrupt in the last 14 years? Yes No If "yes", where? _____ Year _____

Other Obligations – (E.g., liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

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

and list names and addresses of all co-owners of the property:

Name

Address

If the security is real estate, give the full name of your spouse (if any): _____

Please provide the following information with the completed application:

- Last three years financial statements or tax returns of the business
- Current personal financial statements for all owners
- Last three years personal tax returns including all schedules for all owners
- Accounts receivable and accounts payable listings and agings

Representations/authorization(s)

I/We for ourselves as owner(s), officer(s)/partner(s) of the applicant or as the applicant(s) certify that everything stated in this application and on any attachment is correct. You may keep this information whether or not the loan is approved. By signing below, I/We authorize you, and any duly authorized agents, to obtain and use credit reports and to exchange credit information in connection with this application and any update, renewal, account review, extension or quality control program you may require. It is understood that a photocopy of this form will serve as authorization. I/We understand that I/We must update this credit information at your request and/or if my/our financial condition changes. I/We acknowledge that the credit being applied for will be used for business purposes.

Business applicant (please print) _____

Authorized signature (owner/officer/partner) _____ Date ____/____/____

Applicant's signature (owner/officer/partner) _____ Date ____/____/____

Joint Applicant's signature (owner/officer/partner) _____ Date ____/____/____