



505 Second Street, Webster City, IA 50595
323 S. Commercial Ave, Eagle Grove IA 50533
600 Park Street, Stanhope, IA 50246
3031 5th Ave South, Fort Dodge, IA 50501
714 Central Ave East, Clarion, IA 50525
605 13th St North, Humboldt, IA 50548

515-832-2520 Fax 515-832-2592
515-448-4567 Fax 515-448-4123
515-826-3222 Fax 515-826-3395
515-573-5150 Fax 515-573-5152
515-532-2210 Fax 515-532-2448
515-604-6420 Fax 515-604-6425

Credit Application Home Equity Loan Home Equity Line of Credit

IMPORTANT: Please read these directions before completing this Application and check (✓) the appropriate box below.

- I am applying for individual credit in my own name, and am relying on my own income or assets and not the income or assets of another person as the basis for repayment of the credit requested. **Complete both sides of application.**
- I am applying for joint credit with another person. **Complete both sides of application.**
WE INTEND TO APPLY FOR JOINT CREDIT:

APPLICANT SIGNATURE

CO-APPLICANT SIGNATURE

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act 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, physical address, date of birth, taxpayer identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know if additional information is required.

APPLICANT (COMPLETE ONLY IF NON-FIRST STATE BANK CUSTOMER):

IF U.S.PERSON:	DRIVERS LICENSE OR STATE ID NO.	STATE	DATE OF ISSUANCE	DATE OF EXPIRATION	SS OR TAX ID NO.	OTHER (MILITARY ID, TRIBAL ID, ETC)
IF NON U.S. PERSON:	DRIVERS LICENSE OR STATE ID NO.	STATE	DATE OF ISSUANCE	DATE OF EXPIRATION	SS OR TAX ID NO.	
PASSPORT NO. & COUNTRY OF ISSUANCE:	INDIVIDUAL TAXPAYER ID NO.	NO TAXPAYER ID. DATE FILED:		GOV'T ISSUED ID NO. & COUNTRY OF ISSUANCE:	OTHER	

CO-APPLICANT (COMPLETE ONLY IF NON-FIRST STATE BANK CUSTOMER):

IF U.S.PERSON:	DRIVERS LICENSE OR STATE ID NO.	STATE	DATE OF ISSUANCE	DATE OF EXPIRATION	SS OR TAX ID NO.	OTHER (MILITARY ID, TRIBAL ID, ETC)
IF NON U.S. PERSON:	DRIVERS LICENSE OR STATE ID NO.	STATE	DATE OF ISSUANCE	DATE OF EXPIRATION	SS OR TAX ID NO.	
PASSPORT NO. & COUNTRY OF ISSUANCE:	INDIVIDUAL TAXPAYER ID NO.	NO TAXPAYER ID. DATE FILED:		GOV'T ISSUED ID NO. & COUNTRY OF ISSUANCE:	OTHER	

CREDIT DISCLOSURES: An insurance product or annuity may be offered to you. If you purchase an insurance product or an annuity: (1) The insurance product or annuity is not a deposit or other obligation of, or guaranteed by, this institution or our affiliate(s); (2) With exception of Federal Flood Insurance or Federal Crop Insurance, the insurance product or annuity is not insured by the Federal Deposit Insurance Corporation or any other agency of the United States, this institution, or our affiliate(s); and (3) In the case of an insurance product or annuity that involves an investment risk, there is investment risk associated with the insurance product, including the possible loss of value. If an insurance product or annuity is offered we cannot condition an extension of credit on either of the following: (1) Your purchase of an insurance product or annuity from us or any of our affiliates; or, (2) Your agreement not to obtain, or a prohibition on you from obtaining, an insurance product or annuity from an unaffiliated entity.

RIGHT TO RECEIVE COPY OF APPRAISAL REPORT: We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

One-Step Credit Check

What type of credit are you requesting? Home Equity Loan Home Equity Line of Credit

Loan Amount Requested: \$ Loan Purpose:

Tell Us About Your Home

Home Address:

Estimated property value: \$ First Mortgage Balance: \$

Is this property your primary residence? Yes No

Homeowners Insurance Agent:

Applicant Information

Tell Us About Yourself (This information will be used to check your credit score)

First Name: M. I.: Last Name:

Date of birth (mm/dd/yyyy): Social Security Number:

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

Annual Income: \$ Employer: Years:

Employer Address:

Home Address:

City: State: Zip code:

Phone Number:

Co-Applicant Information

Tell Us About Yourself (This information will be used to check your credit score)

First Name: M. I.: Last Name:

Date of birth (mm/dd/yyyy): Social Security Number:

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

Annual Income: \$ Employer: Years:

Employer Address:

Home Address:

City: State: Zip code:

Phone Number:

Signatures

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 answer questions about your credit experience with me.

Unless I have purchased the insurance product(s) by mail or if the Credit Disclosures are provided electronically, by signing below, I acknowledge that I have received the Credit Disclosures orally at the time I have applied for credit and fully understand the disclosures noted above. I am also being provided with a copy of these disclosures and I acknowledge receipt by my signature.

APPLICANT'S SIGNATURE	DATE	CO-APPLICANT'S SIGNATURE	DATE
X		X	

To be completed by the Loan Originator.

Loan Originator's Signature		Date
X		
Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originators Phone Number (including area code)
Loan Origination Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address