

Kinderhook State Bank Credit Application

Type Of Credit Requested

Individual Credit—relying on my income or assets

Individual Credit—relying on my income or assets as well as Income or assets from other sources

Joint Credit

Date of Application _____

Amount \$ _____

Number of months _____

Payment Date Desired _____

Purpose _____

Section A—Individual Applicant information

Name _____ Birth Date ____/____/____ Social Security No. ____-____-____

Present Address _____ City _____ State _____ Zip _____ How Long _____

Previous Address _____ City _____ State _____ Zip _____ How Long _____

Have you applied for credit with us before ___ No ___ Yes— When? _____ Tel No _____ Cell _____

Employer (Company Name & Address) _____ How Long? _____

Gross Pay \$ _____ Net Pay \$ _____ Pay Period _____ Bus. Tel. _____ Position/Title _____

Previous Employer (Company Name & Address _____ How Long? _____

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

Sources of Other Income _____ Amount \$ _____

Name of Nearest Relative Not Living With You _____ Relationship _____

Address of Relative _____ City _____ State _____ Zip _____ Tel No. _____

Section B—Joint Applicant information

Name _____ Birth Date ____/____/____ Social Security No. ____-____-____

Present Address _____ City _____ State _____ Zip _____ How Long _____

Previous Address _____ City _____ State _____ Zip _____ How Long _____

Have you applied for credit with us before ___ No ___ Yes— When? _____ Tel No _____ Cell _____

Employer (Company Name & Address) _____ How Long? _____

Gross Pay \$ _____ Net Pay \$ _____ Pay Period _____ Bus. Tel. _____ Position/Title _____

Previous Employer (Company Name & Address _____ How Long? _____

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

Sources of Other Income _____ Amount \$ _____

Name of Nearest Relative Not Living With You _____ Relationship _____

Address of Relative _____ City _____ State _____ Zip _____ Tel No. _____

Section C—Marital Status

Complete only if: *for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state. (* includes single, divorced, and widowed)* Applicant: ___ Married ___ Separated ___ Unmarried * Other Party: ___ Married ___ Separated ___ Unmarried *

Section D— Asset & Debit 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	Name in Which the Account is Carried	Value
Checking Account		\$
Savings Account		\$
Auto (make, model, year)		\$
Other Assets		\$

OUTSTANDING DEBTS *Include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet is necessary.*

CREDITOR	ACCOUNT #	NAME ACCT.IS UNDER	ORIGINAL AMT.	PRESENT BAL.	Mo.Payment
Automobile			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
<input type="checkbox"/> Mortgage Holder or Landlord			\$	\$	\$
<input type="checkbox"/> Rent					
<input type="checkbox"/> Mortgage			\$	\$	\$

Section E— Secured Credit

Complete only if credit is to be secured. Briefly describe the property to be given as security and indicate if others have an ownership interest

Property Description: _____

Names and Addresses of all co-owners of the property: _____

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

SIGNATURES: *I certify that everything I have stated in this application and on any attachment is correct. You may keep this application whether or not it is approved. By signing below I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update Credit information at your request if my financial condition changes.*

Applicant Signature: _____ Other Signature: _____