

THREE RIVERS BANK OF MONTANA CONSUMER LOAN APPLICATION

This application should be used for any consumer loan request other than for the purchase or refinance of a 1 to 4 family residence. Please do not e-mail a completed loan application, as e-mail may not be a secure method to send your personal financial information. Instead print this application, complete all applicable fields, sign and either bring it or mail it to Three Rivers Bank.

I / WE ARE APPLYING FOR CREDIT ON _____ SIGNED: _____ DATE: _____

AN INDIVIDUAL A JOINT BASIS SIGNED: _____ DATE: _____

PURPOSE OF LOAN	COLLATERAL (Pledged to secure loan)	AMOUNT REQUESTED	DESIRED PAYMENT	INSURANCE AGENT

APPLICANT INFORMATION

NAME _____ BIRTHDATE _____ SOCIAL SECURITY # _____
 MAILING ADDRESS _____ PHONE # _____ CELL # _____
 STREET ADDRESS _____ EMAIL ADDRESS _____
 CITY, STATE, ZIP _____ TIME AT THIS ADDRESS _____ YEARS _____ MONTHS
 OWN RENT OTHER: _____
 FORMER ADDRESS _____ MARITAL STATUS: MARRIED UNMARRIED TIME AT THIS ADDRESS _____ YEARS _____ MONTHS
 AGES OF DEPENDENTS _____ NEAREST RELATIVE NOT LIVING WITH YOU _____ PHONE # _____ RELATIONSHIP _____
 PRESENT EMPLOYER _____ PHONE # _____ TIME AT THIS JOB _____ YEARS _____ MONTHS
 JOB TITLE/POSITION _____ SUPERVISOR _____ PAYROLL SCHEDULE _____ \$ MONTHLY GROSS \$ MONTHLY NET
 PREVIOUS EMPLOYER _____ PHONE # _____ JOB TITLE/POSITION _____ YEARS THERE _____ ENDING SALARY _____

INCOME INFORMATION

Alimony, child support or separate maintenance need not be disclosed unless you wish it to be considered as a basis for repaying this obligation.
 Alimony child support or separate maintenance received under: COURT ORDER WRITTEN AGREEMENT ORAL UNDERSTANDING
 OTHER INCOME \$ _____ PER MONTH SOURCE _____ RECEIVED SINCE _____
 IS ANY OF THIS INCOME LIKELY TO BE REDUCED BEFORE THE CREDIT REQUEST IS PAID OFF? YES NO
 HAVE YOU EVER DECLARED BANKRUPTCY IN THE PAST 10 YEARS? YES NO WHERE FILED _____ WHEN _____
 ARE THERE ANY UNSATISFIED JUDGMENTS AGAINST YOU? YES NO TO WHOM _____ AMOUNT \$ _____
 ARE YOU A CO-MAKER, ENDORSER OR GUARANTOR ON ANY LOAN OR CONTRACT? YES NO FOR WHOM _____
 HAVE YOU HAD ANY BAD CREDIT OVER THE PAST 7 YEARS? YES NO TO WHOM _____
 DO YOU HAVE ANY CONTINGENT LIABILITIES SUCH AS PENDING LAWSUITS OR LEASES? YES NO EXPLAIN: _____

CO-APPLICANT INFORMATION

NAME _____ BIRTHDATE _____ SOCIAL SECURITY # _____
 MAILING ADDRESS _____ PHONE # _____ CELL # _____
 STREET ADDRESS _____ EMAIL ADDRESS _____
 CITY, STATE, ZIP _____ TIME AT THIS ADDRESS _____ YEARS _____ MONTHS
 OWN RENT OTHER: _____
 FORMER ADDRESS _____ MARITAL STATUS: MARRIED UNMARRIED TIME AT THIS ADDRESS _____ YEARS _____ MONTHS
 AGES OF DEPENDENTS _____ NEAREST RELATIVE NOT LIVING WITH YOU _____ PHONE # _____ RELATIONSHIP _____
 PRESENT EMPLOYER _____ PHONE # _____ TIME AT THIS JOB _____ YEARS _____ MONTHS
 JOB TITLE/POSITION _____ SUPERVISOR _____ PAYROLL SCHEDULE _____ \$ MONTHLY GROSS \$ MONTHLY NET
 PREVIOUS EMPLOYER _____ PHONE # _____ JOB TITLE/POSITION _____ YEARS THERE _____ ENDING SALARY _____

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ASSETS		CURRENT VALUE	LIABILITIES	MONTHLY PAYMENT	UNPAID BALANCE
CHECKING/SAVINGS ACCOUNTS AT THREE RIVERS BANK OF MONTANA ACCOUNT #			BANK/CREDIT UNION LOANS		
OTHER BANK/CREDIT UNION ACCOUNTS ACCOUNT #			CHARGE CARDS		
STOCKS/BONDS/IRA/MUTUAL FUNDS					
PENSION/401K/RETIREMENT/IRA/ SEP IRA/ROTH IRA					
VEHICLES (INCLUDE YEAR, MAKE, MODEL) LIST BELOW ↓			VEHICLE LENDER(S) LIST BELOW		
HOME			MORTGAGE HOLDER OR RENT		
OTHER REAL ESTATE			OTHER REAL ESTATE PAYMENTS		
Life Ins. - Face Value	\$	CASH VALUE			
NET WORTH OF BUSINESS					
OTHER ASSETS (BOATS, ATV, MOTORCYCLES, CAMPERS, ETC.)					
PERSONAL PROPERTY			CHILD SUPPORT OR ALIMONY PAYMENTS		
			TOTAL MONTHLY PAYMENTS		
TOTAL ASSETS (A)		\$	NET WORTH (A-B)	\$	TOTAL LIABILITIES (B)

INSURANCE DISCLOSURE

You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures:

1. Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

By signing below, I/we acknowledge that I/we have read, have been told about the above insurance disclosure, and that I/we understand it.

Pursuant to the national privacy law that took effect July 1, 2001, I/we authorize Three Rivers Bank of Montana to obtain verification of any information needed to complete my/our loan request. This information includes but is not limited to my/our bank account, other assets, employment earnings records and the need to order a consumer credit report. I/We further authorize anyone to accept a photocopy or facsimile of this document as their authorization to release such information to Three Rivers Bank. I/We have received Three Rivers Bank's privacy statement. Three Rivers Bank may report information about my/our account to credit bureaus. Late payments, missed payments or other defaults on my/our account may be reflected in my/our credit report.

SIGNATURES - I/We certify that everything I/we have stated in this application and on any attachments is correct. I/We may keep a copy of this application whether or not it is approved. By signing below, I/we authorized you to check my/our credit and employment history and to answer questions others may ask you about my/our credit record with you. I/we understand that I/we must update credit information at your request if my/our financial condition changes.

X _____ **X** _____
Applicant's Signature Date Co-Applicant's Signature Date

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is FDIC.

FDIC, CONSUMER RESPONSE CENTER
1100 Walnut St, Box #11
Kansas City, Missouri 64106

