Fulton Savings Bank
Building Trust for Generations
75 S First St.
Fulton, NY 13069
315-592-4201

LOANLINER

Application

Married Applicants: May apply for a separate account.
Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if:
1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),
2. your spouse will use the account, or
3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Other section to the extent possible about the person on whose payments you are relying.

Joint Credit: Each Applicant must individually complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.
Guarantor: Complete the Other section if you are a guarantor on an account/loan.

☐ LOANLINER Account/Loan: ☐ Individual ☐ Joint (Including
ATM/Debit Card Access to the Account if Available) Amount
Requested $
Purpose/Collateral:
Repayment: ☐ Payroll Deduction ☐ Cash ☐ Military Allotment ☐ Automatic Payment

PAYMENT PROTECTION Are you interested in having your loan protected? ☐ Yes ☐ No

If you answer "yes", Fulton Savings Bank will disclose the cost to protect your loan. The protection is voluntary and does not affect your loan approval. In order for your loan to be covered, you will need to sign a separate application that explains the terms and conditions.

APPLICANT

NAME
ACCOUNT NUMBER
SOCIAL SECURITY NUMBER | DRIVER'S LICENSE NUMBER/STATE
AGES OF DEPENDENTS | EMAIL ADDRESS
BIRTH DATE | HOME PHONE | CELL PHONE | BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - State - Zip) | ☐ OWN ☐ RENT | LENGTH AT RESIDENCE
PREVIOUS ADDRESS (Street - City - State - Zip) | ☐ OWN ☐ RENT | LENGTH AT RESIDENCE
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

EMPLOYMENT/INCOME

NAME AND ADDRESS OF EMPLOYER
TITLE/GRADE | START DATE | HOURS AT WORK
SUPERVISOR'S NAME | IF SELF EMPLOYED, TYPE OF BUSINESS
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.
EMPLOYMENT INCOME | OTHER INCOME
$_____ Per _____ | $_____ Per _____
☐ NET ☐ GROSS | SOURCE
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? ☐ YES ☐ NO
WHERE | ENDING/SEPARATION DATE
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS | STARTING DATE | ENDING DATE

REFERENCE

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | RELATIONSHIP | HOME PHONE

OTHER

☐ CO-APPLICANT ☐ SPOUSE ☐ OTHER

NAME
ACCOUNT NUMBER
SOCIAL SECURITY NUMBER | DRIVER'S LICENSE NUMBER/STATE
AGES OF DEPENDENTS | EMAIL ADDRESS
BIRTH DATE | HOME PHONE | CELL PHONE | BUSINESS PHONE/EXT.
PRESENT ADDRESS (Street - City - State - Zip) | ☐ OWN ☐ RENT | LENGTH AT RESIDENCE
PREVIOUS ADDRESS (Street - City - State - Zip) | ☐ OWN ☐ RENT | LENGTH AT RESIDENCE
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE:
☐ MARRIED ☐ SEPARATED ☐ UNMARRIED (Single - Divorced - Widowed)

EMPLOYMENT/INCOME

NAME AND ADDRESS OF EMPLOYER
TITLE/GRADE | START DATE | HOURS AT WORK
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NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.
EMPLOYMENT INCOME | OTHER INCOME
$_____ Per _____ | $_____ Per _____
☐ NET ☐ GROSS | SOURCE
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? ☐ YES ☐ NO
WHERE | ENDING/SEPARATION DATE
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS | STARTING DATE | ENDING DATE

REFERENCE

NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU | RELATIONSHIP | HOME PHONE

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WHAT YOU OWE	CREDITOR NAME OTHER THAN FULTON SAVINGS BANK (Attach additional sheet(s) if necessary)	INTEREST RATE	PRESENT BALANCE	MONTHLY PAYMENT	OWED BY	
					APPLICANT	OTHER
			$	$		
			$	$		
			$	$		
			$	$		
			$	$		
			$	$		
			$	$		
			$	$		
			$	$		
			$	$		
			$	$		
			$	$		
			$	$		
			$	$		
LIST ANY NAMES UNDER WHICH YOUR CREDIT REFERENCES AND CREDIT HISTORY CAN BE CHECKED:		TOTALS	$	$		

WHAT YOU OWN	LIST LOCATION OF PROPERTY OR FINANCIAL INSTITUTION	MARKET VALUE	PLEDGED AS COLLATERAL FOR ANOTHER LOAN				OWNED BY	
							APPLICANT	OTHER
		$		YES		NO		
		$		YES		NO		
		$		YES		NO		
		$		YES		NO		
		$		YES		NO		
		$		YES		NO		
		$		YES		NO		
		$		YES		NO		
		$		YES		NO		
		$		YES		NO		

OTHER INFORMATION ABOUT YOU

IF YOU ANSWER "YES" TO ANY QUESTION OTHER THAN #1, EXPLAIN ON AN ATTACHED SHEET

	APPLICANT	OTHER
1. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT ALIEN?		
2. DO YOU CURRENTLY HAVE ANY OUTSTANDING JUDGMENTS OR HAVE YOU EVER FILED FOR BANKRUPTCY, HAD A DEBT ADJUSTMENT PLAN CONFIRMED UNDER CHAPTER 13, HAD PROPERTY FORECLOSED UPON OR REPOSSESSED IN THE LAST 7 YEARS, OR BEEN A PARTY IN A LAWSUIT?		
3. IS YOUR INCOME LIKELY TO DECLINE IN THE NEXT TWO YEARS?		
4. ARE YOU A CO-MAKER, CO-SIGNER OR GUARANTOR ON ANY LOAN NOT LISTED ABOVE?		

FOR WHOM (Name of Others Obligated on Loan): TO WHOM (Name of Creditor):

STATE LAW NOTICES

OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

WISCONSIN RESIDENTS ONLY: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of Fulton Savings Bank unless Fulton Savings Bank is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

X

SIGNATURE FOR WISCONSIN RESIDENTS ONLY DATE

SIGNATURES

You promise that everything you have stated in this application is correct to the best of your knowledge and that the above information is a complete listing of what you owe. If there are any important changes you will notify us in writing immediately. You authorize Fulton Savings Bank to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received. You understand that Fulton Savings Bank will rely on the information in this application and your credit report to make its decision. If you request, Fulton Savings Bank will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.

X (SEAL)

APPLICANT'S SIGNATURE DATE

X (SEAL)

OTHER SIGNATURE DATE

FOR BANK USE ONLY

DATE			APPROVED LIMITS: SIGNATURE	LINE OF CREDIT	OTHER	OTHER	DEBT RATIO/SCORE BEFORE	AFTER
		APPROVED						
		DENIED (Adverse Action Notice Sent)	$	$	$	$		

LOAN OFFICER COMMENTS:

SIGNATURES:

X DATE

X DATE