

CREDIT APPLICATION

BANDERA BANK
207 MAIN, P O BOX 1596
BANDERA, TX 78003
830-796-3711
www.banderabank.com

NEW LOAN CUSTOMERS

- **Provide 2 Forms of Identification**
- **Verification of Income**

IMPORTANT INFORMATION TO APPLICANT(S): 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 applies for a loan or opens an account.

WHAT THIS MEANS FOR YOU: When you apply for a loan or 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. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

Type of Credit Requested:

☐ Secured ☐ Unsecured

☐ 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 – We intend to apply for joint credit.

(initials) _____

Date of Application _____

Amount \$ _____ How Long _____

Payment Date Desired _____

Repayment Interval _____

Purpose _____

APPLICANT INFORMATION

Name:		Date of birth:
TX DL #:	SSN:	Phone:
Physical address:		
Mailing address (if different from above):		
City:	State:	ZIP Code:
Own Rent (Please circle)	Monthly pymt or rent:	How long?
Previous address:		
City:	State:	ZIP Code:
Dependents: No: Ages:		
Have you applied for credit with us before: ☐ No ☐ Yes – When?		
Name of a relative not residing with you:		
Address:		Phone:
City:	State:	ZIP Code:
Relationship:		

EMPLOYMENT INFORMATION

Current employer:		
Employer address:		How long?
Phone:	E-mail:	Fax:
City:	State:	ZIP Code:
Position:	Hourly Salary (Please circle)	Annual income:
Previous employer:		
Address:		How long?
Phone:	E-mail:	Fax:
City:	State:	ZIP Code:
Position:	Hourly Salary (Please circle)	Annual income:

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 per month:	
CO-APPLICANT INFORMATION, IF FOR A JOINT ACCOUNT			
Name:		Date of birth:	
TX DL #:	SSN:	Phone:	
Physical address:			
Mailing address (if different from above):			
City:	State:	ZIP Code:	
Own Rent (Please circle)	Monthly pymt or rent:	How long?	
Previous address:			
City:	State:	ZIP Code:	
Dependents No: Ages:			
Relationship to Applicant (If any):		Have you applied for credit with us before? ___No ___Yes – When?	
Name of a relative not residing with you:			
Address:		Phone:	
City:	State:	ZIP Code:	
CO-APPLICANT EMPLOYMENT INFORMATION			
Current employer:			
Employer address:		How long?	
Phone:	E-mail:	Fax:	
City:	State:	ZIP Code:	
Position:	Hourly Salary (Please circle)	Annual income:	
Previous employer:			
Address:			
Phone:	E-mail:	Fax:	
City:	State:	ZIP Code:	
Position:	Hourly Salary (Please circle)	Annual income:	
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 per month:	
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 state. (*included single, divorced and widowed) Applicant: ___Married ___Separated ___Unmarried* Other Party: ___Married ___Separated ___Unmarried*			
ASSET & DEBT INFORMATION			
ASSETS OWNED			
DESCRIPTION OF ASSETS		NAME IN WHICH ACCOUNT IS CARRIED	VALUE
Checking Account Number(s) (where)			\$
Savings Account Number(s) (where)			\$
Other Assets (describe)			\$
TOTAL ASSETS			\$
OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations.)			

CREDITOR	ACCTOUNT NUMBER	DEBTORS NAME	ORIGINAL AMT	PRESENT BAL	MO PMTS
Landlord or Mortgage Holder	___ Rent Pymt ___ Mortgage		(Omit Rent) \$	(Omit Rent) \$	\$
Automobiles (make, model, year)					
Other Debts (describe)					
TOTAL DEBTS			\$	\$	\$

Complete the following information about both the applicant and Joint Applicant or Other Person (if applicable):

Are you obligated to make Alimony, Support or Maintenance Payments? ___No ___Yes Amount Per Month \$_____

If Yes, to (Name & Address)_____

Are you a co-maker, endorser, or guarantor on any loan or contract? ___No ___Yes If yes for whom?_____ To Whom?_____

Are there any unsatisfied judgments against you? ___No ___Yes If yes, to whom owed?_____ Amount \$_____

Have you been declared bankrupt in the last 10 years? ___No ___Yes If yes, where?_____ Year?_____

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 & Addresses of all co-owners of the property: _____

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

Signature of applicant	Date
Signature of co-applicant, If for joint account	Date

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