

PLEASE PRINT



Credit Application

Total Price \$ _____ Down Payment \$ _____ Amount Requested \$ _____

Name _____ SS# _____ DOB _____

Physical Address _____ Phone _____

City _____ State _____ Zip _____ Cell # _____

Mailing Address (if different) _____

Own _____ or Rent _____ Email address _____

How long at this address? _____ Mortgage Payment Amount \$ _____

Employer _____ Job Title _____ Phone _____

Gross Monthly Income \$ _____ Hire Date _____ Other Income Amount \$ _____

Co-Buyer Name _____ SS# _____ DOB _____

Physical Address _____ Phone _____

City _____ State _____ Zip _____ Cell # _____

Employer _____ Hire Date _____ Phone _____

Job Title _____ Gross Monthly Income \$ _____

Other Income _____ Amount \$ _____

By signing this application, I authorize Citizens State Bank (CSB) to process my credit application using all of the information I have provided. I hereby consent to you sharing this information (and whether this application is approved or declined) with interested third parties, including dealers that accept this application. I affirm that the information I have submitted is complete and truthful. I authorize you to make inquiries you consider necessary (including requesting report from consumer reporting agencies and other sources) in evaluating my application and, subsequently, for purposes of reviewing, maintaining or collecting on my account. Upon my request you will advise me of the name and address of each consumer reporting agency from which you obtained a report. I acknowledge that the dealer will collect information to verify my identity as required by law.

Joint Credit: Our signatures below confirm that we intend to apply for joint credit.

Buyer Signature _____ Date _____ Co-Buyer Signature _____ Date _____

TO HELP THE GOVERNMENT FIGHT THE FUNDING OF TERRORISM AND MONEY LAUNDERING, FEDERAL LAW REQUIRES US 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, ADDRESS, DATE OF BIRTH, SOCIAL SECURITY 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.

CSB FINANCING GUIDELINES



<u>Financing Matrix</u>	
<u>APR</u>	15.95
<u>FICO Score</u>	640-679



<u>Maximum Monthly Term Guidelines</u>	
<u>Months</u>	72
<u>Amount Financed</u>	\$6,501 - \$25,000