Member FDIC | Equal Housing Lender

Privacy Statement

UBank Auto Loan Application

First Name:	Last Name:
Submitted on:	

Date of Application	
Sample Date: 00/00/0000 (required)	

Important Information

UBank requires applicants to be residents of Tennessee or Kentucky. If you are located outside of these areas, an online application will not be accepted.
Please contact us (423-784-9446) if you have questions regarding your financial needs.
Privacy Policy:
Our privacy policy protects the privacy of your personally-identifying information that you provide us online.

USA Patriot Act
Important Information about Procedures for Opening or Changing an New Account with UBank
Section 326 of the USA PATRIOT ACT requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This federal requirement applies to all new customers. This information is used to assist the United States government in the fight against the funding of terrorism and money-laundering activities.

What this means to you: When you open an account, we will ask each person for their name, physical address, mailing address, date of birth, and other information that will allow us to identify them.

Additionally, FinCEN has adopted what they describe as a “two pronged” approach to beneficial ownership.

The ownership prong includes all natural persons with 25% or more direct or indirect equity interest in a legal entity while the control prong is a single individual with significant managerial responsibility (the Rule says “control, manage or direct”) over the legal entity.

We will ask to see each person’s driver’s license and other identifying documents, and copy or record information from each of them.
Security Notice:
You should ONLY fill out this form on-line if you are using a browser with the latest security enhancements. If you don't have the latest version, download a copy now. This form is NOT cached (saved in your computer's memory) when you QUIT your browser.

Instructions:
1. Print this loan application and gather the information you'll need.
2. Complete application on-line and click "Submit Application" or fax it to 423-784-7686.
3. To safeguard your privacy, QUIT your browser and restart it again after using this form.

This loan application is for personal loans only and is NOT intended for commercial use. A valid social security number is required to apply. Please review and gather the information you will need before completing this form. Upon receipt of the application, we will send you the proper disclosures.

Loan Officer	
(required)	◯ Herb Petrey ◯ Kim Swafford ◯ I don't have a preference

Auto Loan Request	
Amount Requested: (required)	

Type of Application: (required)	◯ Individual Applicant ◯ Joint Applicant
Purchase or Non-Purchase? (required)	◯ Purchase (Purchasing Vehicle) ◯ Non-Purchase (You own the Vehicle, No liens) ◯ Non-Purchase (Refinancing Loan at UBank)
Term Requested: (required)	◯ 12 months ◯ 24 months ◯ 36 months ◯ 48 months ◯ 60 months ◯ Other:
Vehicle Description (required)	**Year of Vehicle** _____ **Make** _____ **Model** _____

VIN Number

_____

Purchase Price	**Down Payment**	**Finance Amount**
_____	_____	_____

Purchasing from Dealer (required)	◯ Yes ◯ No
Dealer Name	
Trade-In	◯ Yes ◯ No
Creditor of Trade-In	

Applicant

First Name	**Middle Initial**	**Last Name**
_____	_____	_____

Date of Birth	**Social Security No.**
_____	_____

Driver's License No.	Driver's License State	Your E-mail Address

Home/Cell Phone	Best Time to Call

Are there any unsatisfied Judgments against you? (required)	◯ Yes ◯ No
Have you been declared bankrupt in the last 7 years? (required)	◯ Yes ◯ No

Applicant Residence

Your Primary Residence:	◯ Own with Mortgage ◯ Own Clear ◯ Rent ◯ Other:
Present Home Address (required)	Address Line 1 Address Line 2 City State ZIP Code

Years At Present Address	Your Monthly Rent or Mortgage Payment

Years At Previous Address	Your Previous Address

Applicant Employment

(required)	◯ Employed ◯ Self-Employed ◯ Unemployed ◯ Retired ◯ Student

Your Present Employer	Employer Phone

Present Employer Address	Address Line 1 Address Line 2 City State ZIP Code

Gross Monthly Salary	Your Position	Years There

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You do not have to list alimony, child support or separate maintenance income unless you want us to consider it for the purposes of granting and repayment of this credit request.

Applicant Other Income

Other Monthly Income	Source of Other Income

Previous Employer (if less than 3 years at current employer)	Years at Previous Employer

Previous Employer Address	Address Line 1 Address Line 2 City State ZIP Code

Additional Information

Automatic Payment Information (required)	Checking Account Number	Routing Number	Financial Institution Name

Any Current Loans Elsewhere? (required)	Name of Creditor	Approx. Balance	Monthly Payment	Collateral, if any

Co-Applicant

First Name	Middle Initial	Last Name

Date of Birth	Social Security No.

Driver's License No.	Driver's License State	Your E-mail Address

Home/Cell Phone	Best Time To Call

Co-Applicant Residence

Your Primary Residence:	◯ Own with Mortgage ◯ Own Clear ◯ Rent ◯ Other:
Present Home Address *If different from Applicant*	Address Line 1 Address Line 2 City State ZIP Code

Years At Present Address	Your Monthly Rent or Mortgage Payment

Years At Previous Address	Your Previous Address

Co-Applicant Employment

	◯ Employed ◯ Self Employed ◯ Unemployed ◯ Retired ◯ Student

Your Present Employer	Employer Phone

Present Employer Address	Address Line 1 Address Line 2 City State ZIP Code

Gross Monthly Salary	Your Position	Years There

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Co-Applicant Other Income

Other Monthly Income	Source of Other Income

Previous Employer (if less than 3 years at current employer)	Years at Previous Employer

Previous Employer Address	Address Line 1 Address Line 2 City State ZIP Code

Co-Applicant Additional Information

	Name of Creditor	Approx. Balance	Monthly Payment	Collateral, if any
Any Loans Elsewhere? (required)				

Applicant(s) Statement

Applicant(s) Statement

I/We have completed this request for credit in consideration of **UBank** lending to me and/or others upon my guarantee. I/We certify that all information contained herein is accurate and complete to the best of my knowledge.

I/We authorize **UBank** to retain property of this application, to rely on the foregoing, to check and verify my credit, employment and salary history, to secure follow up credit reports concerning my credit worthiness and to exchange information about my account with proper persons, creditors and credit bureaus.

I authorize my employer (present and future), bank and other references listed above to release and/or verify information to UBank at any time. I acknowledge that this application is subject to approval of credit and acceptance by **UBank**. Should my request for credit and subsequent loan be approved, I agree to give **UBank** written notice immediately upon change of my name, address, employment or any other pertinent information contained herein.

(required)	☐ I/We AGREE with the above statement