



Member FDIC | Equal Housing Lender

[Privacy Statement](#)

UBank Auto Loan Application (Automobiles, Equipment, etc)

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)	<div><input type="radio"/> Kim Swafford, SVP</div> <div><input type="radio"/> Herb Petrey, SVP</div> <div><input type="radio"/> I don't have a preference</div>																								
Auto Loan Request																									
Amount Requested: (required)																									
Type of Application: (required)	<div><input type="radio"/> Individual Applicant</div> <div><input type="radio"/> Joint Applicant</div>																								
Joint Applicant Status: (if any) (required) <i>Is your Joint Applicant a "Borrower" or a "Co-Signer" for this application?</i>	<div><input type="radio"/> Co-Borrower Applicant</div> <div><input type="radio"/> Co-Signer Applicant</div> <div><input type="radio"/> No Joint Applicant</div>																								
Purchase or Non-Purchase? (required)	<div><input type="radio"/> Purchase (Purchasing Vehicle)</div> <div><input type="radio"/> Non-Purchase (You own the Vehicle, No liens)</div> <div><input type="radio"/> Non-Purchase (Refinancing Loan at UBank which has Collateral attached)</div>																								
Term Requested: (required)	<div><input type="radio"/> 12 months</div> <div><input type="radio"/> 24 months</div> <div><input type="radio"/> 36 months</div> <div><input type="radio"/> 48 months</div> <div><input type="radio"/> 60 months</div> <div><input type="radio"/> Other:</div>																								
Vehicle Description (required) <i>Fill in your Purchase or Non-Purchase Collateral Information</i>	<table><thead><tr><th></th><th>Year of Vehicle</th><th>Make</th><th>Model</th><th>VIN/Serial Number</th><th>Purchase or Non-Purchase</th></tr></thead><tbody><tr><td>1st Collateralized</td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>2nd Collateralized (if any)</td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>3rd Collateralized (if any)</td><td></td><td></td><td></td><td></td><td></td></tr></tbody></table>		Year of Vehicle	Make	Model	VIN/Serial Number	Purchase or Non-Purchase	1st Collateralized						2nd Collateralized (if any)						3rd Collateralized (if any)					
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Purchasing from Dealer (required)	<div><input type="radio"/> Yes</div> <div><input type="radio"/> No</div>																								
Dealer Name																									

Trade-In <i>Trading in current vehicle?</i>	<input type="radio"/> Yes <input type="radio"/> No		
Creditor of Trade-In <i>What financial institution holds your lien on your current vehicle?</i>			
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)	<input type="radio"/> Yes <input type="radio"/> No		
Have you been declared bankrupt in the last 7 years? (required)	<input type="radio"/> Yes <input type="radio"/> No		
Applicant Residence			
Your Primary Residence:	<input type="radio"/> Own with Mortgage <input type="radio"/> Own Clear <input type="radio"/> Rent <input type="radio"/> 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)	<input type="radio"/> Employed		
	<input type="radio"/> Self-Employed		
	<input type="radio"/> Unemployed		
	<input type="radio"/> Retired		
	<input type="radio"/> 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
—			
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 or Co-Signer				
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 or Co-Signer Residence				
Your Primary Residence:	<input type="radio"/> Own with Mortgage <input type="radio"/> Own Clear <input type="radio"/> Rent <input type="radio"/> Other:			
Present Home Address <i>If different from Applicant</i>	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 or Co-Signer Employment				

	<div><input type="radio"/> Employed</div> <div><input type="radio"/> Self Employed</div> <div><input type="radio"/> Unemployed</div> <div><input type="radio"/> Retired</div> <div><input type="radio"/> Student</div>			
<div><div>Your Present Employer</div><div>Employer Phone</div></div>				
Present Employer Address	Address Line 1			
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	City	State	ZIP Code	
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Co-Applicant or Co-Signer Other Income				
<div><div>Other Monthly Income</div><div>Source of Other Income</div></div>				
<div><div>Previous Employer (if less than 3 years at current employer)</div><div>Years at Previous Employer</div></div>				
Previous Employer Address	Address Line 1			
	Address Line 2			
	City	State	ZIP Code	
Co-Applicant or Co-Signer Additional Information				
Any Loans Elsewhere? (required)	Name of Creditor	Approx. Balance	Monthly Payment	Collateral, if any

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.

Purpose

You are submitting 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.

Credit 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 un affiliated entity.

Acknowledgment

BY SIGNING DIGITALLY BELOW, I ACKNOWLEDGE THAT I HAVE READ, RECEIVED AND UNDERSTAND THIS INSURANCE DISCLOSURE.

(required)

☐ I/We AGREE with the above statement