Member FDIC | Equal Housing Lender

Privacy Statement

Consumer Loan Application

First Name:	Last Name:
Submitted on:	

Important Information about Procedures for Opening a New Account
Identification Procedures Requirements: 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 opens an account. What this means for you: When you 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.
Click here to view the Federal Credit Application Disclosure

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. Gather the information you'll need.
2. Complete application on-line and click "Submit Application".
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.

To apply with Peoples Bank, you must be a resident of the State of Missouri or a current customer of Peoples Bank. Before proceeding, please confirm your eligibility. (required)	
Amount Requested: (required)	
Type of Application: (required) *Choose 1 and initial Joint Intent (if applicable). Use another application if more than 2 applicants.*	◯ Individual Credit - If checked, this is an Application for Individual Credit - relying solely on my income and assets. ◯ Individual Credit with Another - If checked, this is an Application for Individual Credit - relying on my income and assets AND on income and/or assets of another as a basis for loan qualification. (Please complete Borrower and Co-Borrower Sections). ◯ Joint Credit - If checked, this is an Application for Joint Credit. By signing below, the Borrower and Co-Borrower agree that each of us intent to apply for joint credit. (Complete Borrower and Co-Borrower Sections).
I am applying for,	◯ Secured Credit ◯ Unsecured Credit

Joint Credit Acknowledgement (required) *ONLY complete if you chose JOINT CREDIT above*	Please initial (By initialing, you agree that each of us intend to apply for Joint Credit)	**Borrower** _____ **Co-Borrower** _____
Term Requested:	◯ 24 months ◯ 36 months ◯ 48 months ◯ 60 months ◯ Other:	
Vehicle Description (required)	**Year of Vehicle** _____ **Make** _____ **Model** _____	
Loan Purpose (required)	☐ Purchase ☐ Refinance ☐ Other:	

Borrower

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 Phone _____	**Best Time to Call** _____	**Work Phone** _____	**Cell Phone** _____

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

Borrower Residence

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

Borrower Employment

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

Your Present Employer **Phone**

Address Information	Address Line 1 Address Line 2 City State ZIP Code

Gross Monthly Salary **Your Position** **Years There**

Borrower Additional Income & Previous Employer - if applicable

Income (required) *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.*	**Other Monthly Income** **Source of Other Income**

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

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

Co-Borrower

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 Phone	Best Time To Call	Work Phone	Cell Phone

Co-Borrower Residence

Your Primary Residence:	◯ Own with Mortgage ◯ Own Clear ◯ Rent ◯ Other:
Address Information	Address Line 1 Address Line 2 City State ZIP Code

Co-Borrower Employment

	◯ Employed ◯ Self - Employed ◯ Retired ◯ Unemployed ◯ Student

Your Present Employer	Phone

Address Information	Address Line 1 Address Line 2 City State ZIP Code

Gross Monthly Salary	Your Position	Years There

Co-Borrower Additional Income & Previous Employer - if applicable

Income (required) *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.*	**Other Monthly Income**	**Source of Other Income**

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

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

Applicant(s) Statement

Certification, Authorizations and Signatures
You Certify that everything you have stated in this Credit Application and on any other documents submitted to us are true and correct to the best of your knowledge. You understand that you must update the information contained in this Credit Application if either your financial condition materially changes, or we make a request to you orally or in writing. You understand that we retain this Credit Application whether or not it is approved.
You Authorize us to request one or more consumer reports, to check and verify your credit and employment history, and to answer questions. Others may ask us about our credit experience with you.
You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account-regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text, and email and through the use of prerecorded/artificial voice messages or an automatic dialing device.
Electronic Signature. You further agree that you have signed this. Credit Application with one or more electronic signatures. You intend your electronic signature to have the effect of your written ink signature. You view and read the entire Credit Application and notices before you signed it. You received a paper copy of this Credit Application after it was signed. You understand that this Credit Application is in the electronic form that we will keep. We may rely on, and enforce, this Credit Application in the electronic form or as a paper version of the electronic form.

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

Borrower's Name	Date	Co-Borrower's Name	Date

Driver's License Upload *Please upload a copy of the Front of the Borrower & Co-Borrower Driver Licenses*	Please submit this information as an additional attachment.