

Equal Housing Lender | Member FDIC Privacy Statement

Personal Loan Application

First Name:

Submitted on:

Last Name:

Currently, we are only accepting online applications from within the state of Georgia.

Privacy Policy:

Our privacy policy protects the privacy of your personally-identifying information that you provide us online.

The bank is required to provide adequate notice to new account customers, beneficial owners and the controlling person that the bank is requesting information to verify their identities. The notice describes the bank's identification requirements and is posted in the lobby area to allow customers to view prior to opening an account. The following statement is the bank's sign:

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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 on personal accounts identifies each person who opens an account. In addition, on legal entity accounts, we will require identification on beneficial owners and controlling person.

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

If you request to open an account or become a signatory on an account with the Bank and the Bank has not previously verified your identity under the new regulatory requirements, the Bank will request documentary verification of your identity, such as driver's license or passport and/or it will verify your identity through other non-documentary methods. Similar identification requirements apply to business entities such as corporations, limited liability companies and partnerships.

In all cases, protection of our customers' identity and confidentiality is the Bank's pledge to you. 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".

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.

TELEPHONE, TEXT AND EMAIL COMMUNICATIONS ACKNOWLEDGEMENT

CREDITOR

CARVER STATE BANK 701 MARTIN LUTHER KING, JR BLVD. SAVANNAH, GA 31415 Telephone: (912) 447-4200 Organized and existing under the laws of Georgia

"We" means Creditor, agents and assignees. "You" means the Consumer. We thank you for your business. We want to provide you with the best possible service in our ongoing business relationship for your account and all other accounts and services ("Your Account") in your name solely, jointly or as a representative of others.

To accomplish this, we may need to contact you from time to time by telephone, text messaging or email about Your Account.

In contacting you about Your Account throughout its existence, we may use any telephone numbers or email addresses that:

• You have previously provided to us by virtue of an existing business relationship;

- · You have provided below; and
- · You may subsequently provide to us.; and

You acknowledge that the number we use to contact you may be assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You acknowledge that we may contact you by voice, voicemail, text messaging or email. You further acknowledge that we may use pre-recorded or artificial voice messages, or automatic telephone dialing systems.

If necessary, you may change or remove any of the telephone numbers, email addresses or other methods of contacting you at any time using any reasonable means to notify us. We thank you again for your business and this opportunity to serve you.

By clicking "I Consent" you agree to receive communications by telephone, text and/or email from Carver State Bank. (required)	O I Consent		
	Pe	rsonal Loan Request	
Amount Requested:			
Type of Application:	O Individual Applicant O Joint Applicant		
Purpose of Loan: For Credit Rebuilder Loans indicate 'CREDIT REBUILDER'			
		Applicant	
First Name		Middle Initial	Last Name
Date of Birth	Date of Birth Social Security No.		No. of Dependents
Driver's License No.	Driver's License State	Driver's License Expiration	Driver's License Date of Issue

Home Phone	Best Time To C	all Wo	rk Phone	E-mail Address
Are there any unsatisfied Judgments against you?	O Yes O No			
Have you been declared bankrupt in the last 7 years?	O Yes O No			
	1	Residence		
Your Primary Residence:	 Own with Mortgage Own Clear Rent Other 			
Present Address	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			ous Address	
		Home Information		
Collateral Property Address (If different from above) Date Purchased				
Current Mortgage Holder			Mortgage Hol	der Phone
Purchase Price		Market Value	Mo	rtgage Balance
		Employment		

	C Employed		
	Self-Employed		
	O Retired		
	O Student		
	Your Present Employer		Phone
	Address Line 1		
Address Information	Address Line 2		
	City	State	ZIP Code
Gross	s Monthly Salary	Your Position	Years There
	imony child support or separate main	tenance income unless vou w	ant us to consider it for the nurnoses of
granting and repayment o	imony, child support or separate main of this credit request. ther Monthly Income		ant us to consider it for the purposes of urce of Other Income
granting and repayment o	of this credit request.	Sou	
granting and repayment o	of this credit request.	Sou	urce of Other Income
granting and repayment of Ot Ot Previous	of this credit request.	Sou	urce of Other Income
granting and repayment o	of this credit request. ther Monthly Income Employer (if less than 3 years at curr	Sou	urce of Other Income
granting and repayment of Ot Ot Previous	ther Monthly Income Employer (if less than 3 years at curr Address Line 1 Address Line 2 City	ent employer)	urce of Other Income
granting and repayment of Ot Ot Previous	ther Monthly Income Employer (if less than 3 years at curr Address Line 1 Address Line 2 City Addit	Sou	Urce of Other Income Years at Previous Employer
granting and repayment of Ot Ot Previous	ther Monthly Income Employer (if less than 3 years at curr Address Line 1 Address Line 2 City	ent employer)	urce of Other Income Years at Previous Employer
granting and repayment of Ot	ther Monthly Income Employer (if less than 3 years at curr Address Line 1 Address Line 2 City Addit	ent employer)	Urce of Other Income Years at Previous Employer

Name of Creditor	Approx. Balance	M	onthly Payment	Collateral, if any	
Fotal Amount of Other Monthly Payments not listed above:					
Assets	Value	Value		Title Held Name	
		Co-Applicant			
First Name Middle Initial			Last Name		
Date of Birth	Social Se	Social Security No.		No. of Dependents	
Driver's License No	Driver's License State	Driver's License	Expiration	Driver's License Date of Issue	
Home Phone	Best Time To Call		Work Phone	Email Address	
	Co-A	pplicant Residenc	e		
	Own with Mortgage				
	Own Clear				
Your Primary Residence:	Rent				
	O Other				
	Address Line 1				
Present Address	Address Line 2				
	City	State		ZIP Code	
Years At Pre	sent Address	Your	Monthly Rent or M	ortgage Payment	

(Collateral Property Address	Co-Applicant Home Information	Date Purchased	
Current Mortgage Holder			Mortgage Holder Phone	
Purchase Price		Market Value	Mortgage Balance	
		Co-Applicant Employment		
	 Employed Self-Employed Unemployed Retired Student 			
	Your Present F	Employer	Phone	
dress Information	Address Line 1 Address Line 2 City	State	ZIP Code	
Gross Monthly Salary		Your Position	Years There	

Previous En	nployer (if less than 3 years at curre	ent employer)	Years at Previous Employer	
Address Information	Address Line 1 Address Line 2			
	City	State	ZIP Code	
	Co-Applicant	t Additional Information	Institution Name	
	Your Savings Account Number.		Institution Name	
Name of Creditor	Approx. Balance	Monthly Paymen	t Collateral, if any	
Total Amount of Other Monthly Payments not listed above:				
Assets	Value		Title Held Name	
Applicant(s) Statement I/We have completed this request for credit in consideration of Carver State Bank 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 Carver State Bank 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 Carver State Bank at any time. I acknowledge that this application is subject to approval of credit and acceptance by Carver State Bank. Should my request for credit and subsequent loan be approved, I agree to give Carver State Bank 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		