Personal Loan Application

First Name: Last Name:

Submitted on:

Preferred branch you would like to handle your loan request:	

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 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.
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 documents needed to apply for the loan online.
• Valid Drivers License & Current Paystubs for all applicants
2. Complete application online and click "Submit Application"
3. To safeguard your privacy, QUIT your browser and restart it again after using this form.

This loan application 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.

Loan Information

Amount Requested:	
Purpose of Loan Request:	
Is this a personal loan or a personal line of credit request? (required)	◯ Personal Unsecured ◯ Personal Line of Credit
Term Requested: (required) **Terms available depend on the type of loan**	◯ 12 mo. - Select preference of 12 or 24 mo. term if a personal unsecured request ◯ 24 mo. - Select preference of 12 or 24 mo. term if a personal unsecured request ◯ 120 mo. - Select this only for Personal Lines of Credit
Are you applying as an individual or with a co-applicant as a joint application? (required)	◯ Individual ◯ Joint

Applicant Information

First Name: **Middle Initial:** **Last Name:** **Suffix:**

Date of Birth: **Social Security No.:** **Email Address:**

Primary Phone:	Secondary Phone:	Best Time to Call:

	Driver's License No.:	State Issued:	Issued Date:	Expiration Date:
Driver's License Information:				

Upload front & back of license *(required)*	Please submit this information as an additional attachment.
Citizenship: (required)	◯ U.S. Citizen ◯ Permanent Resident Alien ◯ Non-Resident Alien

Applicant Housing Information

(required)	Address Line 1 Address Line 2 City State ZIP Code
Do you currently: (required)	◯ Own ◯ Rent ◯ Other

	Estimated Property Value:	Annual Property Tax Amount:	Annual Homeowner Insurance Amount:
If own: (required)			

At Current Address Since (mm/yyyy):	Monthly Rent or Mortgage Payment:

Applicant Employment Information

Current Employment Status: (required)	◯ Employed ◯ Unemployed ◯ Self-Employed ◯ Retired

Current Employer Name:	Phone:

Address Information (required)	Address Line 1 Address Line 2 City State ZIP Code

Gross Monthly Salary:	Your Position:	Years at Current Employer:

Upload most recent pay stubs or proof of income documentation here *(required)*	Please submit this information as an additional attachment.

Applicant Other Income

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

Other Income (required) *If completing this section, include proof of income in upload sections.*	**Monthly Amount:**	**Source of Other Income:**
Additional income (second job) (required) *If completing this section, include pay stubs in upload section.*	**Name of Employer:** / **Position:**	**Gross Monthly Income:** / **Years at this job:**

Co-Applicant Information (if applicable)

First Name:	Middle Initial:	Last Name:	Suffix:

Date of Birth:	Social Security Number:	Email Address:

Primary Phone:	Secondary Phone:	Best Time to Call:

	Driver's License No:	State Issued:	Issued Date:	Expiration Date:
Driver's License Information:				

Upload front & back of license	Please submit this information as an additional attachment.
Citizenship:	◯ U.S. Citizen ◯ Permanent Resident Alien ◯ Non-Resident Alien

Co-Applicant Housing Information (if different from applicant)

	Address Line 1 Address Line 2 City State ZIP Code
Do you currently:	◯ Own ◯ Rent ◯ Other
If own: (required)	**Estimated Property Value:** **Annual Property Tax Amount:** **Annual Homeowner Insurance Amount:**
At Current Address Since (mm/yyyy):	**Monthly Rent or Mortgage Payment:**

Co-Applicant Employment Information

Current Employment Status:	◯ Employed ◯ Unemployed ◯ Self-Employed ◯ Retired
Current Employer Name:	**Phone:**
Address Information	Address Line 1 Address Line 2 City State ZIP Code
Gross Monthly Salary: **Your Position:**	**Years at Current Employer:**
Upload most recent pay stubs or proof of income documentation here	Please submit this information as an additional attachment.

Co-Applicant Other Income

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

Other Income (required) *If completing this section, include proof of income in upload sections.*	**Monthly Amount:** **Source of Other Income:**

Additional Income (second job) (required) *If completing this section, include pay stubs in upload section.*	**Name of Employer:**	**Position:**	**Gross Monthly Income:**	**Years at this Job:**

Deposit Accounts

Last 4 digits of your Primary Checking account number:	**Name of Bank:**	**Approx. Balance:**

Last 4 digits of your Primary Savings account number:	**Name of Bank:**	**Approx. Balance:**

Automatic Loan Payment

A 0.25% interest rate reduction is available when the loan is setup to automatically deduct payments from a Mercer County State Bank checking or savings account. (Interest rate reduction available on Personal Unsecured Loan only and not the Personal Line of Credit.)

Automatically transferred funds will be applied as my monthly payment on each monthly due date. This will occur until I cancel, or the loan is paid in full. I understand the Bank reserves the right to terminate the automatic repayment plan without notice.
If Automatic Loan Payments are cancelled or the deposit account is closed, the interest rate will increase 0.25%

Do you want your monthly payment automatically deducted from your Mercer County State Bank deposit account? (required)	◯ Yes ◯ No
If yes, please provide deposit account number:	

Applicant(s) Statement

I certify that all information provided by me herein, including any attachement(s) is true, correct and complete. I authorize Mercer County State Bank ("Bank") to make whatever inquiries about me deemed necessary and appropriate for the purpose of evaluating my credit, including obtaining my credit reports and contacting my employer. I also authorize the Bank to provide credit information about its credit experience with me to other creditors and credit reporting agencies. I agree to provide any further information the Bank may require to process my application.

(required)	◯ I/We agree with the above statement

Thank you for your loan request. Please click "Submit Form" below to start the loan process. A loan officer from Mercer County State Bank will reach out within two business days with a decision or to review any additional information needed for your request. If you have any questions regarding your application, please reach out to your preferred local branch.