



Equal Housing Lender | Member FDIC

[Privacy Statement](#)

Credit Builder Loan Form

First Name:

Last Name:

Submitted on:

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

Privacy Policy:

Our [privacy policy](#) protects the privacy of your personal-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:

ONLY fill out this loan request form on-line if you are using a browser, with the latest security enhancements. If you do not have the latest version, download it now. This form is NOT cached (saved in your computer's memory) when you QUIT your browser.

Instructions:

Complete this form on-line and click "Submit". Upon receipt we will send you the proper disclosures. We will also contact you to discuss your loan request within three business days. To safeguard your privacy, please QUIT your browser and restart it again after submitting this form. Our Loan Request Form is for personal loans and is NOT intended for Business use.

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)

☐ I Consent

Are you currently a customer of Carver State Bank?

☐ Yes☐ No

Amount Requested (required)

Click on the dropdown menu to select an amount between \$1,000 and \$2,500

Borrower's Name**Social Security No.****Date of Birth****Cell Phone****Home Phone****E-mail address****Driver's License Number****Driver's License State****Driver's License Expiration Date****Driver's License Date of Issue****Present Address (required)**

Address Line 1

Address Line 2

City

State

ZIP Code

	☐ Own								
	☐ Rent								
No. of years at current address		No. of dependents		Monthly Rent of Mortgage Payment (\$)					
Employer Name		Employer Address		No. of Years With Current Employer		Position			
Gross Monthly Income (\$)									
Have you ever filed bankruptcy?			Have you had any judgements against you?						
Yes			☐		☐				
No			☐		☐				
Bank Account Information for Automatic Draft of Loan Payments (required)		Bank Name		Account Holder Name		Bank Account Number		Bank Routing Number	
Document Upload									
Please upload a copy of your identification <i>(required)</i> (e.g., driver's license, GA ID, Passport, Military ID).		Please submit this information as an additional attachment.							
If your current address does not match the address on your ID, you must also upload a valid proof of address (such as a utility bill, lease agreement, or bank statement in your name) <i>(skip if your current address matches the address on your ID)</i>		Please submit this information as an additional attachment.							
Please upload proof of income <i>(required)</i> (e.g., recent pay Stub, 1099, Verification Letter of SSA, VA, Retirement (if applicable), bank account statement showing direct deposit (if applicable). PLEASE NOTE: Proof of income must clearly show your full name.		Please submit this information as an additional attachment.							
How did you hear about this loan product?									
How did you hear about Credit Builder loans?									
Acknowledgement and Agreement									

The undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that:

(1) the information provided in this form is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this form may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this form, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.;

(2) the loan requested pursuant to this form (the "Loan") will be secured by the collateral described herein;

(3) the collateral will not be used for any illegal or prohibited purpose or use;

(4) all statements made in this form are made for the purpose of obtaining a loan;

(5) any owner or servicer of the Loan may verify or reverify any information contained in the form from any source named in this form, and Lender, its successors or assigns may retain the original and/or an electronic record of this form, even if the Loan is not approved;

(6) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the form, and I am obligated to amend and/or supplement the information provided in this form if any of the material facts that I have represented herein should change prior to closing of the Loan;

(7) in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies;

(8) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law;

(9) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the collateral or the condition or value of the collateral; and

(10) my transmission of this form as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this form containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this form were delivered containing my original written signature.

To be completed and submitted by Borrowers	
Borrower's Name Date	
(required)	☐ I understand that you will retain this form whether or not it is approved. You are authorized to check my/our credit and employment history and to answer questions about your credit experience with me/us.