## **CONSUMER LOAN APPLICATION**

Account Reques ☐Individual ☐		Amt. Requested	# of Pa	yments	Prefer	red Pmt. Amt	. Prefe	erred Pmt.	Day M	larket Survey
We intend to app	bly for joint credit.	Specific Purpose	of Loan							
		Collateral Offered		-						
	-Applicant	NS FOR APPLICA	ANT							
		n section for the firstantor (of collateral),								
	NEORMATION:	□ Вогго			☐ Guara			Other:		
Applicant's Full N	lame (First M.I. Last)		Social S	ecurity	Number	Former Name	es and /	Aliases		
Home Phone	Date of Birth	Driver's License Nu	umber Ag	es of D	ependents	Years o	f Educa	ition	Years in	Current Profession
ADDRESS INFOR								I		
		de) (If rural, show Road and	i Box No)					Since		☐ Own ☐ Rent
Mailing Address	(Street or P.O. Box, City	, State, Zip Code)								
Previous Home A	ddress (Street, City, S	tate, Zip Code)							From	То
EMPLOYMENT IN	NFORMATION									
Applicant's Emplo	OYET (If Self-Employed, N	Name and Nature of Busines	s)	Busin	ess Addre	SS (Street, City, S	State, Zip (	Code)		
Type of Business	Su	pervisor	Phone Numb	er -	Title / Posi	tion	Sin	ce	Salary	per
Second Employer	(If Self-Employed, Name	and Nature of Business)		Busin	ess Addre	SS (Street, City, S	State, Zip (	Code)	•	
Type of Business	Sul	pervisor	Phone Numb	er -	Title / Posi	tion	Sin	ce	Salary	, per
PERSONAL REFE	RENCES	I					l			po.
Name		Address (Stree	t or P.O. Box, City	, State, Z	ip Code)			Phone N	umber	Relationship
COMPLETION	INSTRUCTION	NSWEER COLARD	LICANTS					I		
the Applicant is assets of anothe possible, providing relying. (c) If the	applying for individer person as the lang information above Applicant resides	lit or will be permitte dual credit, but relyi basis for repayment but the person on win a community propagation and the person on the community propagation in the person at larger than the propagation of the person and the person and the person at larger than the person at lar	ng on income of the credi whose alimony perty state or	e from it reque y, supp is relyi	alimony, cested, comport, or many on property	hild support, iplete the Co iintenance pa perty located i	or sepa -Applica yments n such	rate mainto ant Informa or income	enance of ation sectors or asse	r on the income or tion, to the extent ts the Applicant is
CO-APPLICA	NT INFORMATI	ON: 🔲 Borro	wer 🗌 Cos	igner	☐ Guara	ntor 🔲 Gra	ntor [	] Other:		
Co-Applicant's Fu	III Name (First M.I. La	ist)	Social S	ecurity	Number	Former Name	es and /	Aliases		
Home Phone	Date of Birth	Driver's License Nu	umber Age	es of D	ependents	Years c	f Educa	ition	Years in	Current Profession
ADDRESS INFOR	RMATION	1	1							
Home Address (S	treet, City, State, Zip Coo	de) (If rural, show Road and	i Box No)					Since		☐ Own ☐ Rent
Mailing Address	(Street or P.O. Box, City	, State, Zip Code)								
Dravious Homa A	ddress (Street, City, S	tate, Zip Code)		••					From	То

EMPLOYMENT	INFORMATION										
Co-Applicant's	Employer (If Self-	Employed, N	lame and Nature of Bu	usiness)	Bus	siness Address	S (Street, City, S	tate, Zip (	Code)		
Type of Busines	SS .	Superv	risor	Phone Number	er	Title / Position	on	Sin	nce Salary per		
Second Employ	er (If Self-Employed	Name and N	Nature of Business)		Bus	siness Address	S (Street, City, S	tate, Zip (	Code)		
Type of Busines	SS	Superv	risor	Phone Number	er	Title / Position	on ·	Sin	ce	Salar	y per
PERSONAL RE	FERENCES										
Name			Address (Stree	et or P.O. Box, City,	State	, Zip Code)			Phone Nu	ımber	Relationship
QUESTIONS		<u> </u>									
Applicant (1)	Co-Applicar						Explanation	(Please	use an attache	d sheet if n	ecessary.)
☐Yes ☐No		уо	re there any cou?								
☐Yes ☐No			ave you ever bee								
∐Yes ∐No		tit	le or deed in lieu	e you had property foreclosed upon or given or deed in lieu thereof in the last 7 years?							
Yes No				you party to a lawsuit?							
Yes No		ju	Are you obligated on any loan resulting in judgment, foreclosure or title transfer?								
□Yes □No	☐Yes ☐	de	re you delinquent/in default on any Federal ebt, financial obligation, bond, or loan uarantee?								
□Yes □No	☐Yes ☐		Are you obligated to pay alimony, child support, or separate maintenance?			hild support,					
☐Yes ☐No	☐Yes ☐	No Is	any part of the	down payment	borı	rowed?					
☐Yes ☐No			re you a co-mak	er or an endors	er o	n a loan?				-	
☐Yes ☐No			ave you ever had	d merchandise	repo	ssessed?					
∐Yes ∐No		ler	ave you ever nder?	been denied	cred	lit with this					
☐Yes ☐No ☐Yes ☐No ☐Yes ☐No	Yes	No Ar No No		zen? a resident alier a non-resident		22					
	CREDIT REF			a non-resident	ancı	1:					
Names Credit		oan Purp		Credito	r Nar	me and Addres	s Acc	ount N	umber Hir	hest Bal	ance Date Paid
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☐ App ☐ CoA	op 🛮 Other										
☐ App ☐ CoA <sub>l</sub>	op 🛮 Other										
Па Па Па											
☐ App ☐ CoA	op ∐ Other										
SCHEDULE	OF OTHER I	VCOME		<u> </u>			I				I
NOTICE: Alimony, child support	ld support or separat , separate maintenan	e maintenand	ce income need not be	rt Order 🔲 Wri	itten A	kgreement 🔲 (	Oral Understandin	g 🗀	Other		
	NCOME TYPES: pe Descriptio	<del>-</del>	//Child Support B=E	Bonuses C=Comr	nissio	ns I=Interest & [	Dividends O=O	T :	R=Retiremer ount		quency
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Арр		Joint	Туре	Description										Am	oui	nt		Fred	quency		
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						*															
																	$\rightarrow$				
					IES (NON-REAL					***********											
	ARTIE			LITY TYPES:	A=Automobile Loans I	=Installment/F				/ Oblig					or)	O=Other	Тъ	Pavmo	nt		
Арр	CoA	Joint	Туре	Creditor N	lame		Acc	ount Nur	mber	-	Orig Bala	nce	Ba	rent lance		Payments Remainin	g   7	Paymei Amour	nt	Per	-
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									-												
Lli	E IN	SUR	ANCE																		T
App	CoA	Joint	Descr	iption	Agent / Company	Name		Poli	cy Nu	ımbe	r	Fa	ce Valu	ie Vat	Cas lue	h I	3ene	eficia	ry		Subject to Debt
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P	AR	ΓIES	TYPES: S=Single Fami	y D=Duplex T=Triplex F	CORNELL CONTRACTOR CON			O=Summary/Other	
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			Description	Property Address		Date A	cquired	Cost	Principal Residence ☐Yes ☐No
			Current Market Valu	eTotal Mortgages & Lier	Sross Rental I	ncome Taxes,	Ins., Maint.	Net Rental Inco	
			Creditor 1 Name and	d Address	<b>J.</b>	Unpaid Bal.	Pmt. Amt.	Per	Lien Position ☐ First Lien ☐ Junior Lien
			Creditor 2 Name and	d Address	-	Unpaid Bal.	Pmt. Amt.	Per	Lien Position  First Lien
Арр	Со	A Joint	Type:	Property Disposition:	☐Sold ☐	Pending Sale	Rental	□N/A	
			Description	Property Address		Date Ad	cquired	Cost	Principal Residence ☐Yes ☐No
			Current Market Valu	eTotal Mortgages & Lier	Sross Rental I	ncome Taxes,	Ins., Maint.	Net Rental Inco	ome
			Creditor 1 Name and	d Address		Unpaid Bal.	Pmt. Amt.	Per	Lien Position ☐ First Lien ☐ Junior Lien
			Creditor 2 Name and	d Address		Unpaid Bal.	Pmt. Amt.	Per	Lien Position ☐ First Lien ☐ Junior Lien
Арр	Co	A Joint	Type:	Property Disposition:	☐Sold ☐	Pending Sale	Rental	□N/A	
			Description	Property Address		Date Ad	cquired	Cost	Principal Residence ☐Yes ☐No
			Current Market Valu	eTotal Mortgages & Lien	ßross Rental I	ncome Taxes,	Ins., Maint.	Net Rental Inco	ome
			Creditor 1 Name and	d Address		Unpaid Bal.	Pmt. Amt.	Per	Lien Position ☐ First Lien ☐ Junior Lien
			Creditor 2 Name and	d Address		Unpaid Bal.	Pmt. Amt.	Per	Lien Position First Lien
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C	RE			ITY INSURANCE					☐Junior Lien
Α	ppli	cant d	lesires the following v		☐ Credit ☐ Credit		edit Disability		untary Unemployment
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### INSURANCE DISCLOSURE FOR CREDIT APPLICATION

Applicant:

Lender:

COMMUNITY FIRST NATIONAL BANK 215 S. SETH CHILD ROAD MANHATTAN, KS 66502 (785) 323-1111

#### **IMPORTANT**

# DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY READ IT AND UNDERSTAND ITS CONTENT

#### Purpose.

You have submitted 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 unaffiliated entity.

#### Acknowledgment.

APPLICANT:

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

Applicant	Date

# INSURANCE DISCLOSURE FOR CREDIT APPLICATION (Continued)

Page 2

BY SIGNING BELOW I ACKNOWLEDGE ON BEHALF OF THE LE APPLICANT AND THAT APPLICANT ACKNOWLEDGED RECEIP	NDER THAT AN ORAL DISCLOSURE OF INSURANCE WAS DULY MADE TO THE T OF THE DISCLOSURE.
LENDER:	
COMMUNITY FIRST NATIONAL BANK	
X Authorized Signer	Date
Title:	

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### INSURANCE DISCLOSURE FOR CREDIT APPLICATION

Applicant:

Lender: COMMUNITY FIRST NATIONAL BANK 215 S. SETH CHILD ROAD MANHATTAN, KS 66502 (785) 323-1111

#### **IMPORTANT**

# DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY READ IT AND UNDERSTAND ITS CONTENT

#### Purpose.

You have submitted 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 unaffiliated entity.

#### Acknowledgment.

APPLICANT:

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

X	
Applicant	 Date

# INSURANCE DISCLOSURE FOR CREDIT APPLICATION (Continued)

Page 2

BY SIGNING BELOW I ACKNOWLEDGE ON BEHALF OF THE LEADPLICANT AND THAT APPLICANT ACKNOWLEDGED RECEIPT	IDER THAT AN ORAL DISCLOSURE OF INSURANCE WAS DULY MADE TO THE OF THE DISCLOSURE.
LENDER:	
COMMUNITY FIRST NATIONAL BANK	
XAuthorized Signer	Date
Title:	

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# JOINT APPLICATION ACKNOWLEDGMENT

Applicant:	Lender:	COMMUNITY FIRST NATIONAL BANK 215 S. SETH CHILD ROAD MANHATTAN, KS 66502 (785) 323-1111
We, the undersigned, intend to apply for joint credit.		
APPLICANT(S):		
XApplicant	Date	
X	Date	

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### NOTICE OF NEGATIVE INFORMATION (PRE-SHARING)

Federal law requires us to provide the following notice to customers before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" means information concerning delinquencies, late payments, insolvency, or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about customers that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.

\* \* \* \* \* \* \* \*

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

# **FACTS**

# WHAT DOES COMMUNITY FIRST NATIONAL BANK DO WITH YOUR PERSONAL INFORMATION?

## Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and credit card or other debt
- account balances and payment history
- credit history and checking account information

When you are *no longer* our customer, we continue to share your information as described in this notice.

### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Community First National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Community First National Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes—information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 785-323-1111 or go to www.cfnbmanhattan.com

How does Community First National Bank protect my personal information?  To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.  We collect your personal information, for example, when you open an account or apply for a loan use your credit or debit card or give us your income information make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.  Federal law gives you the right to limit only sharing for affiliates from using your information to market to you sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.  Definitions  Affiliates  Companies related by common ownership or control. They can be financial and nonfinancial companies.  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  Community First National Bank does not share with non-affiliates so they can market to you.	What we do  How does Community First National Bank protect my personal information?  To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.  How does Community First National Bank collect my personal information?  We collect your personal information, for example, when you open an account or apply for a loan use your credit or debit card or give us your income information make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.  Pederal law gives you the right to limit only sharing for noraffiliates from using your information to market to you sharing for noraffiliates from using your information to market to you sharing for noraffiliates from using your information to market to you sharing for monaffiliates from using your information to market to you sharing for monaffiliates and nonfinancial companies.  Companies related by common ownership or control. They can be financial and nonfinancial companies.  Community First National Bank does not share with non-affiliates in they can market to you.  A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  Community First National Bank doesn't jointly market.	Who is providing this notice?	Community First National Bank
## Bank protect my personal information? In these measures include computer safeguards and secured files and buildings.  ## We collect your personal information, for example, when you open an account or apply for a loan use your credit or debit card or give us your income information make deposits or withdrawals from your account we also collect your personal information from others, such as credit bureaus, affiliates, or other companies.  ## Why can't I limit all sharing?   Federal law gives you the right to limit only sharing for affiliates from using your information to market to you state laws and individual companies may give you additional rights to limit sharing.  ### Definitions  ### Companies related by common ownership or control. They can be financial and nonfinancial companies.   Companies not related by common ownership or control. They can be financial and nonfinancial companies.   Companies not related by common ownership or control. They can be financial and nonfinancial companies.   Companies not related by common ownership or control. They can be financial and nonfinancial companies.   Community First National Bank does not share with non-affiliates of they can market to you.  ### Joint marketing	How does Community First National Bank protect my personal information?  To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.  We collect your personal information, for example, when you personal information?  We collect your personal information, for example, when you personal information for account or apply for a loan use your credit or debit card or give us your income information make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.  Federal law gives you the right to limit only sharing for affiliates' everyday business purposes—information about your creditworthiness affiliates from using your information to market to you state laws and individual companies may give you additional rights to limit sharing.  Definitions  Companies related by common ownership or control. They can be financial and nonfinancial companies.  Community First National Bank does not share with our affiliates.  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  Community First National Bank does not share with non-affiliates they can market to you.  Joint marketing  A formal agreement between nonaffiliated financial companies that together market financial products or services to you.		
## Bank protect my personal information? and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.  ## We collect your personal information, for example, when you open an account or apply for a loan use your credit or debit card or give us your income information make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.  ### Why can't I limit all sharing?   Federal law gives you the right to limit only	and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.  We collect your personal information, for example, when you popen an account or apply for a loan use your credit or debit card or give us your income information make deposits or withdrawals from your account. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.  Federal law gives you the right to limit only sharing for affiliates' everyday business purposes—information about your creditworthiness affiliates from using your information to market to you sharing for nonaffiliates to market to you state laws and individual companies may give you additional rights to limit sharing.  Definitions  Affiliates  Companies related by common ownership or control. They can be financial and nonfinancial companies.  Community First National Bank does not share with non-affiliates they can market to you.  Joint marketing  A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  Community First National Bank doesn't jointly market.	What we do	
Bank collect my personal information?    open an account or apply for a loan	Bank collect my personal information?    open an account or apply for a loan     use your credit or debit card or give us your income information     make deposits or withdrawals from your account     We also collect your personal information from others, such as credit     bureaus, affiliates, or other companies.     Federal law gives you the right to limit only     sharing for affiliates' everyday business purposes—information about your creditworthiness     affiliates from using your information to market to you     sharing for nonaffiliates to market to you     State laws and individual companies may give you additional rights to limit sharing.     Definitions     Companies related by common ownership or control. They can be financial and nonfinancial companies.     Community First National Bank does not share with our affiliates.     Community First National Bank does not share with non-affiliates they can market to you.     A formal agreement between nonaffiliated financial companies that together market financial products or services to you.     Community First National Bank doesn't jointly market.		and use, we use security measures that comply with federal law.  These measures include computer safeguards and secured files
use your credit or debit card or give us your income information make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.  Federal law gives you the right to limit only sharing for affiliates' everyday business purposes—information about your creditworthiness affiliates from using your information to market to you sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.  Definitions  Companies related by common ownership or control. They can be financial and nonfinancial companies.  Community First National Bank does not share with our affiliates.  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  Community First National Bank does not share with non-affiliates so they can market to you.  Joint marketing  A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	Spell and account of apply for a roll of the standard or give us your income information   I was your credit or debit card or give us your account		We collect your personal information, for example, when you
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