# CONSUMER LOAN APPLICATION

Credit Requested Is: ☐ Home Equity Loan ☐ Collateral Secured Loan ☐ Personal Unsecured Loan | Account Requested: ☐ Individual ☐ Joint

Amount Requested $ | Description of Collateral Offered | We intend to apply for joint credit Initial ____ Applicant ____ Co-Applicant

Purpose of Credit Request

If the Applicant is married, he or she may apply for individual credit. For Marital Status, check one if a) you are applying for a secured credit; b) you reside in a community property state; or c) you are relying on property in a community property state as a basis for repayment of the credit requested.

## Applicant APPLICANT INFORMATION Co-Applicant

| Applicant | Co-Applicant |
|---|---|
| Applicant Role: ☐ Borrower ☐ Co-Signer ☐ Guarantor | Applicant Role: ☐ Borrower ☐ Co-Signer ☐ Guarantor |
| Applicant Name (include Jr. or Sr. if applicable) | Co-Applicant Name (include Jr. or Sr. if applicable) |
| Social Security Number / Home Phone (incl. area code) / DOB (mm-dd-yyyy) | Social Security Number / Home Phone (incl. area code) / DOB (mm-dd-yyyy) |
| Email Address | Email Address |
| ☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed) / Dependents (not listed by Co-Applicant) no. ages | ☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed) / Dependents (not listed by Applicant) no. ages |
| Citizenship: ☐ U.S. Citizen ☐ Permanent Resident Alien ☐ Non-Resident Alien | Citizenship: ☐ U.S. Citizen ☐ Permanent Resident Alien ☐ Non-Resident Alien |
| Present Address (street, city, state, ZIP) since | Present Address (street, city, state, ZIP) since |
| Mailing Address, if different from Present Address | Mailing Address, if different from Present Address |
| If residing at present address for less than two years, complete the following: | |
| Former Address (street, city, state, ZIP) from to | Former Address (street, city, state, ZIP) from to |

## Applicant EMPLOYMENT / INCOME INFORMATION Co-Applicant

| Applicant | Co-Applicant |
|---|---|
| Name & Address of Employer ☐ Self Employed / Yrs. on this job / ☐ Full time | Name & Address of Employer ☐ Self Employed / Yrs. on this job / ☐ Full time |
| Position/Title & Type of Business / Business Phone (incl. area code) | Position/Title & Type of Business / Business Phone (incl. area code) |
| Gross Monthly Income $ | Gross Monthly Income $ |
| Name & Address of Employer ☐ Self Employed / Dates from to | Name & Address of Employer ☐ Self Employed / Dates from to |
| Position/Title & Type of Business / Business Phone (incl. area code) | Position/Title & Type of Business / Business Phone (incl. area code) |
| Name & Address of Employer ☐ Self Employed / Dates from to | Name & Address of Employer ☐ Self Employed / Dates from to |
| Position/Title & Type of Business / Business Phone (incl. area code) | Position/Title & Type of Business / Business Phone (incl. area code) |

**NOTICE: Alimony, Child Support or Separate Maintenance Income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**

| Applicant | Co-Applicant |
|---|---|
| Other Income $ | Other Income $ |

## HOUSING INFORMATION

☐ Own ☐ Rent since | Monthly Housing/Rent $ | Present Value $ | Date Purchased

## CASH ASSET INFORMATION

Financial Institution Name | Saving Account Balance $ | Checking Account Balance $

I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

X _____ Applicant _____ Date

X _____ Co-Applicant _____ Date

# ASSETS AND LIABILITIES ADDENDUM TO CONSUMER LOAN APPLICATION

Applicant: | Application Number:

## Assets

### Checking and Savings Accounts

| Name & Address of Institution | Cash or Market Value |
|---|---|
| | |
| Acct. No. | $ |
| Name & Address of Institution | Cash or Market Value |
| | |
| Acct. No. | $ |
| Name & Address of Institution | Cash or Market Value |
| | |
| Acct. No. | $ |
| Name & Address of Institution | Cash or Market Value |
| | |
| Acct. No. | $ |
| Name & Address of Institution | Cash or Market Value |
| | |
| Acct. No. | $ |

### Stocks and Bonds Assets

| Number | Description | Cash or Market Value |
|---|---|---|
| | | $ |
| | | $ |
| | | $ |
| | | $ |

| | |
|---|---|
| Life Insurance - Face Value | $ |
| Real Estate Owned Assets | $ |
| Vested Interest in Retirement Funds | $ |
| Net Worth of Business Owned | $ |

### Automobiles Owned:

| Year | Make and Model | Cash or Market Value |
|---|---|---|
| | | $ |
| | | $ |
| | | $ |
| | | $ |

### Other Assets Owned:

| Description | Cash or Market Value |
|---|---|
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |

| | |
|---|---|
| **LIQUID ASSETS** | $ |
| **TOTAL ASSETS** | $ |
| **NET WORTH** | $ |

## Liabilities

### Name and Address of Creditor

| Name & Address of Company | Payment | Balance |
|---|---|---|
| | | |
| Acct. No. | $ | $ |
| Name & Address of Company | Payment | Balance |
| | | |
| Acct. No. | $ | $ |
| Name & Address of Company | Payment | Balance |
| | | |
| Acct. No. | $ | $ |
| Name & Address of Company | Payment | Balance |
| | | |
| Acct. No. | $ | $ |
| Name & Address of Company | Payment | Balance |
| | | |
| Acct. No. | $ | $ |
| Name & Address of Company | Payment | Balance |
| | | |
| Acct. No. | $ | $ |
| Name & Address of Company | Payment | Balance |
| | | |
| Acct. No. | $ | $ |
| Name & Address of Company | Payment | Balance |
| | | |
| Acct. No. | $ | $ |
| Name & Address of Company | Payment | Balance |
| | | |
| Acct. No. | $ | $ |
| Alimony/Child Support/Separate Maintenance Owed to | $ | |
| | | |
| Job Related Expense | $ | |

| | |
|---|---|
| **TOTAL MONTHLY PAYMENTS** | $ |
| **TOTAL LIABILITIES** | $ |

**"*" indicates obligations satisfied at or before loan closing.**

# REFERENCES ADDENDUM TO CONSUMER LOAN APPLICATION

| Applicant: | Application Number: |
|---|---|

## Applicant PERSONAL REFERENCES Co-Applicant

| Name | Relationship | Name | Relationship |
|---|---|---|---|
| Address | Phone | Address | Phone |
| Name | Relationship | Name | Relationship |
| Address | Phone | Address | Phone |
| Name | Relationship | Name | Relationship |
| Address | Phone | Address | Phone |

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# JOINT APPLICATION ACKNOWLEDGMENT

**Applicant:** **Lender:** **Harmony Bank**

We, the undersigned, intend to apply for joint credit.

**APPLICANT(S):**

**X**_____ _____
**Applicant** **Date**

**X**_____ _____
**Co-Applicant** **Date**

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# FACTS

## WHAT DOES **HARMONY 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 checking account information and balances
- Credit history and payment history
- Transaction and loss history

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 Harmony Bank chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Harmony 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** | Yes | No |
| **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 nonaffiliates to market to you** | No | We don't share |

**Questions?**

Call 972-494-9800 or go to www.harmony.bank

## Who we are

| | |
|---|---|
| **Who is providing this notice?** | Harmony Bank |

## What we do

| | |
|---|---|
| **How does Harmony 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 Harmony Bank collect my personal information?** | We collect your personal information, for example, when you<br>• Open an account or apply for a loan<br>• Deposit money or show your government-issued ID<br>• Make a wire transfer or pay your bills<br>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<br>• sharing for affiliates' everyday business purposes—information about your creditworthiness<br>• affiliates from using your information to market to you<br>• sharing for nonaffiliates to market to you<br>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. |

## Definitions

| | |
|---|---|
| **Affiliates** | Companies related by common ownership or control. They can be financial and nonfinancial companies.<br>• Harmony Bank does not share with our affiliates. |
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.<br>• Harmony Bank does not share with nonaffiliates so they can market to you. |
| **Joint marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.<br>• Our joint marketing partners includes Credit Card companies. |

## Other important information

For Texas Customers.
Harmony Bank is chartered, licensed, or registered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against Harmony Bank should contact the Texas Department of Banking through one of the means indicated below:
In person or by U.S. Mail: 2601 N. Lamar Blvd. Austin, Texas 78705 Toll Free: 877-276-5554
E-mail: consumer.complaints@dob.texas.gov
Website: www.dob.texas.gov

## CUSTOMER IDENTIFICATION REQUIREMENTS

**In accordance with Section 326 of the USA PATRIOT Act Signed October 26, 2001, Harmony Bank is required to obtain a copy of the documents used in identifying our new account customers and in identifying signatory individuals added to an existing or new account. In some cases, identification will be requested for those individuals banking with the Bank prior to the effective date of the customer identification requirements because original documentation was not obtained with the opening of the account, or the Bank is unable to form a reasonable belief that it knows the true identity of the existing customer. In all cases, protection of our customer's identity and confidentiality is the Bank's pledge to you.**

**Effective May 11, 2018 federal regulations require Harmony Bank to obtain, verify and record information about the beneficial owners of legal entity customers. Requiring the disclosure of key individuals who own or control a legal entity helps law enforcement to investigate and prosecute financial crimes such as terrorist financing and money laundering.**