

BNA _____

INCOME _____

If this is an application for joint credit, Borrower and Co-borrower each agree that we intend to apply for joint credit (initial below)

Borrower _____

Co-Borrower(s) _____

THE FIRST CITIZENS NATIONAL BANK CONSUMER LOAN APPLICATION

HIGH(P) LOW(S)

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CREDIT SCORE

CIP/Due Diligence Form Needed? No Yes (Completed Yes)

- Individual - Secured
- Joint - Unsecured
- Co-Signer - Trust

OFFICER: _____

Action By: _____

Loan Team: _____

Loan Committee: _____

Board: _____

DATE OF CREDIT BUREAU REPORT: _____

DATE OF APPLICATION: _____

APPLICANT _____

CO-APPLICANT _____

ADDRESS _____ YRS _____

ADDRESS _____ YRS _____

CITY, STATE _____ ZIP _____

CITY, STATE _____ ZIP _____

ADDRESS PAST 3 YEARS _____

ADDRESS PAST 3 YEARS _____

SS NUMBER _____

SS NUMBER _____

BIRTH DATE _____

BIRTH DATE _____

TELEPHONE NUMBER _____

TELEPHONE NUMBER _____

AMOUNT _____ INTEREST RATE _____

EMPLOYER _____

PURPOSE _____

ADDRESS _____

MATURITY _____

SALARY/WAGES PER MONTH _____

COLLATERAL _____

POSITION _____ EMPLOYED _____ YEARS

INSURED WITH _____

PREVIOUS EMPLOYER _____

REPAYMENT SOURCE _____

EMPLOYER _____

ADDRESS _____

SALARY/WAGES PER MONTH _____

POSITION _____ EMPLOYED _____ YEARS

PREVIOUS EMPLOYER _____

RELATIVE OR FRIEND _____

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. ALIMONY, CHILD SUPPORT, SEPARATE MAINTENANCE RECEIVED UNDER

COURT ORDER

WRITTEN AGREEMENT

ORAL UNDERSTANDING

OTHER INCOME PER YEAR _____ SOURCE _____

OTHER INCOME PER YEAR _____ SOURCE _____

BANK _____

BANK _____

CHECKING _____ SAVINGS _____

CHECKING _____ SAVINGS _____

NET MONTHLY INCOME _____

NET MONTHLY INCOME _____

REAL ESTATE OWN \$ _____ PAYMENT PER _____; RENT \$ _____ MONTH

HOME VALUE \$ _____

LANDLORD OR MORTGAGE HOLDER _____

ALL LOANS OR DEBTS OUTSTANDING

NAME OF BANK, COMPANY, OR INDIVIDUAL	SECURITY	ORIGINAL AMOUNT	BALANCE	AMT. DUE EACH MONTH

Have you been declared bankrupt in the last ten years, or have any unsatisfied judgments or garnishments against you? No Yes

FCNB Total Liability _____

If yes, where? _____ Year _____ Total Loans Including This Loan _____

SIGNATURES – Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

The Ohio Laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. If note not completed within 30 days after date of application, new application must be made.

Applicants Signature

Date

Other Signature Where Applicable

Date