

Consumer Credit Application

Dealer: _____

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.

Application Type: *Include Co-applicant information section if married and a Wisconsin resident or living in a community property state*

- Individual Credit _____ Initial
 Joint Credit with Spouse _____ Initial _____ Initial
 Joint Credit with non spouse _____ - Initial _____ Initial

Marital Status: *Indicate your marital status below only if the loan is for secured credit or you live in a community property state (such as Wisconsin)*

- Married Unmarried (Includes: single, divorced, widowed) Separated

Applicant Information

| | | | | | | |
|---|-------------------------------|---|---|-----------------|----------------------|-------------------|
| Name | | SSN | Date of Birth | | Phone | |
| Physical Address (No Post Office Boxes) | | Apartment or PO BCX | City | | State | Zip Code |
| Previous Address | | City | | State | Zip Code | |
| <input type="checkbox"/> Own | <input type="checkbox"/> Rent | <input type="checkbox"/> Live with Relatives | Mortgage Holder/Landlord | Monthly Payment | Home Value | Length |
| Employer | Position | Self-employed <input type="checkbox"/> Yes <input type="checkbox"/> No | Work Phone | Length | Gross Monthly Income | Previous Employer |
| 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. | | | | | | |
| Other Income (dollar amount and source): | | | | | | |
| Have you ever filed for bankruptcy? If so, when? | | | Are there any suits, judgments unsatisfied, alimony or maintenance awards pending against you? <input type="checkbox"/> Yes <input type="checkbox"/> No | | | |

Co-Applicant Information Spouse Joint Applicant Non-Applicant Spouse (Community Property State Only)

| | | | | | | |
|------------------|----------|---|---------------|--------|----------------------|-------------------|
| Name | | SSN | Date of Birth | | Phone | |
| Address | | Apartment or PO BOX | City | | State | Zip Code |
| Previous Address | | City | | State | Zip Code | |
| Employer | Position | Self-employed <input type="checkbox"/> Yes <input type="checkbox"/> No | Work Phone | Length | Gross Monthly Income | Previous Employer |

Collateral

| | |
|---------------------|--|
| Check One: | ___ New ___ Used |
| Check One: | ___ Auto ___ Boat ___ RV ___ P/S ___ Other |
| Year & Make | |
| Model | |
| Options: | |
| VIN: | |
| Trade In Collateral | |

| | | |
|---------------------|--------------|--------------|
| Invoice: | MSRP: | Term: |
| Purchase Price: | \$ | |
| Sales Tax: | \$ | |
| Fees: | \$ | |
| Trade In Allowance: | \$ | |
| Trade In Payoff: | \$ | |
| Loan Payoff Lender | | |
| Cash Down Payment: | \$ | |
| Amount to Finance | \$ | |

Certification: I certify that the information provided in this application is true and correct as of the date set forth opposite my signature on this application and acknowledge my understanding that any intentional or negligent misrepresentations of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., and liability for monetary damages to the Lender, its agents, successors, assigns, insurers, and any other person who may suffer any loss due to reliance upon any misrepresentation I made in this application or in any other manner.

Notice to married applicants living in Wisconsin: No provision of any marital property agreement, unilateral statement under section 766.59 of the Wisconsin Statutes, or court order under section 766.70 adversely affects the interest of Citizens Community Federal unless Citizens Community Federal is furnished a copy of the agreement, statement, or order or has acute knowledge of the adverse provision before opening the requested account.

Credit Release and Authorization: I / We hereby authorize Lender to verify my past and present employment earnings records, bank accounts, stock holdings and any other asset balances that are needed to process my loan application. I further authorize Dealer / Lender to order a consumer credit report and verify other credit information including past and present mortgage loan, consumer loan, and landlord references. I / We authorize Lender to conduct investigations and inquiries as to credit and collateral in connection with considering the loan application. Lender is authorized to discuss the details of my application with the other parties of my purchase or refinance transaction, as Lender deems necessary and appropriate.

| | | | |
|---------------------|------|------------------------|------|
| Applicant Signature | Date | Co-Applicant Signature | Date |
|---------------------|------|------------------------|------|