

DAKOTA COMMUNITY BANK & TRUST, N.A. CREDIT APPLICATION

Credit Requested Secured Unsecured Joint Individual	We intend to apply for joint Credit. (If joint, both applicants must initial below) _____ Applicant _____ Co-Applicant	Amount Requested \$ _____ How Long (Term) _____	Loan Purpose: _____ Description of Collateral: _____
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Applicant	Co-Applicant
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Name (First, Middle, Last)		Name (First, Middle, Last)	
Address (Street)		Address (Street)	
City, State, Zip		City, State, Zip	
Social Security Number	Birth date	Social Security Number	Birth date
Home Phone #	Cell Phone #	Home Phone #	Cell Phone #
Email Address		Email Address	
Previous Address (if less than 2 years at present address)		Previous Address (if less than 2 years at present address)	
Name & Address of Current Employer		Name & Address of Current Employer	
Business Phone	Occupation	Business Phone	Occupation
Time with Present Employer	Gross Annual Salary	Time with Present Employer	Gross Annual Salary
Previous Employer (if less than 2 years at current employer)		Previous Employer (if less than 2 years at current employer)	
Time with Previous Employer	Rent/Mortgage Payment	Time with Previous Employer	Rent/Mortgage Payment
Landlord or Mortgage Holder		Landlord or Mortgage Holder	
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 the obligation Alimony, child support, or separate maintenance income received under: _____ court order _____ written agreement _____ oral understanding		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 the obligation Alimony, child support, or separate maintenance income received under: _____ court order _____ written agreement _____ oral understanding	
Other Income (monthly)	Source of other income	Other Income (monthly)	Source of other income
Number of Dependents	Ages	Number of Dependents	Ages
Marital Status (DO NOT COMPLETE IF APPLICATION IS FOR INDIVIDUAL, UNSECURED CREDIT) Married Separated Unmarried (including single, divorced, and widowed)		Marital Status (DO NOT COMPLETE IF APPLICATION IS FOR INDIVIDUAL, UNSECURED CREDIT) Married Separated Unmarried (including single, divorced, and widowed)	
Name of Nearest Relative not living with you		Name of Nearest Relative not living with you	
Address		Address	
Relationship	Home Phone#	Relationship	Home Phone#
Cell Phone #	Work Phone #	Cell Phone #	Work Phone #

Applicant

I am a regular or reserve member of the Army, Navy, Marine Corps, Air Force or Coast Guard on active duty or a dependent of a member of the Armed Forces on active duty (a dependent is the member's spouse, member's child under 18 years of age, or an individual for whom the member provides over half their financial support for 180 days immediately preceding today's date)

I **AM NOT** a regular or reserve member of the Army, Navy, Marine Corps, Air Force or Coast Guard on active duty.

Co-Applicant

I am a regular or reserve member of the Army, Navy, Marine Corps, Air Force or Coast Guard on active duty or a dependent of a member of the Armed Forces on active duty (a dependent is the member's spouse, member's child under 18 years of age, or an individual for whom the member provides over half their financial support for 180 days immediately preceding today's date)

I **AM NOT** a regular or reserve member of the Army, Navy, Marine Corps, Air Force or Coast Guard on active duty.

Checking Account	Name of Bank	\$	Balance
Savings Account	Name of Bank	\$	Balance
Certificates	Name of Bank	\$	Balance
Investments	Name of Bank	\$	Balance

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Savings Account	Name of Bank	\$	Balance
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Investments	Name of Bank	\$	Balance

Description of Assets Owned	Subject to Debt (Yes/No)	Value
		\$
		\$
		\$

Creditor	Name on the Account	Original Amount	Present Balance	Monthly Payment

Signatures
I certify that everything I have stated in this application and on any attachment is correct. You may keep this application whether or not it's approved. By signing below I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

Applicant's Signature _____ Date _____

Co-Applicant's Signature _____ Date _____

INSURANCE DISCLOSURE FOR CREDIT APPLICATION

Purpose:

You have submitted an application for a loan. In connection with your loan application, Dakota Community Bank & Trust, N.A. (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:

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

X _____
Applicant

Date

X _____
Co-Applicant

Date

This part of the application is for Bank use only

BY SIGNING BELOW I ACKNOWLEDGE ON BELHALF OF THE LENDER THAT AN ORAL DISCLOSURE OF INSURANCE WAS DULY MADE TO THE APPLICANT AND THAT APPLICANT ACKNOWLEDGED RECEIPT OF THE DISCLOSURE.

LENDER:

DAKOTA COMMUNITY BANK & TRUST, N.A.

X _____
Authorized Signer

Date

Title