



Type of account requested

IMPORTANT INFORMATION ABOUT OPENING AN 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, physical address, date of birth, taxpayer identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know if additional information is required.

Check one to request the type of account that you are requesting. Married applicants may apply for separate accounts.

Individual Account _____ (Applicant)

Individual Account but relying on income from another source We intend to apply for joint credit. _____ (Co-Applicant)

Terms Requested

Loan Amount \$ _____	Interest Rate _____	Type of Loan <input type="checkbox"/> Secured <input type="checkbox"/> Unsecured
# of months _____	Payment \$ _____	Purpose <input type="checkbox"/> Home Improvement <input type="checkbox"/> Debt Consolidation <input type="checkbox"/> Other _____

Collateral & Insurance Information

Collateral type: (Make, Model, & Year if applicable)	Mileage _____	Balance Owing \$ _____	Name and Phone number of Insurance agent _____
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Primary Applicant Information

Name _____	Birth date _____	Social Security number _____	
Address (Street, City, State, Zip) _____	County _____	# of Years There _____	Drivers License Number _____
Home Phone _____	Business Phone _____	# of Dependents _____	Ages of Dependents _____
Employer/Self Employed _____	Position _____	# of Years Employed _____	Employer's Address _____
Monthly Income From Primary Employer Gross \$ _____ / Net \$ _____	Paid How Often (1 monthly, bi-weekly, weekly) _____		
Previous Employer (If Less Than 2 Years) _____	Position _____	# of Years Employed _____	Employer's Address _____
Name and Address of Applicant's Nearest Relative _____		Relationship _____	

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered. Alimony, child support, separate maintenance received pursuant to: Court Order Written Agreement Oral Understanding.

Other Income/Source \$ _____ / _____	How often - Other Income _____
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Co-Applicant (If Joint Account)

Name _____	Birth date _____	Social Security number _____	
Address (Street, City, State, Zip) _____	County _____	# of Years There _____	Drivers License Number _____
Home Phone _____	Business Phone _____	# of Dependents _____	Ages of Dependents _____
Employer/Self Employed _____	Position _____	# of Years Employed _____	Employer's Address _____
Monthly Income From Primary Employer Gross \$ _____ / Net \$ _____	Paid How Often (1 monthly, bi-weekly, weekly) _____		
Previous Employer (If Less Than 2 Years) _____	Position _____	# of Years Employed _____	Employer's Address _____
Name and Address of Applicant's Nearest Relative _____		Relationship _____	

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered. Alimony, child support, separate maintenance received pursuant to: Court Order Written Agreement Oral Understanding.

Other Income/Source \$ _____ / _____	How often - Other Income _____
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Financial Information

Financial Information			Outstanding Debts		
Description of Current Assets	Subject to Debt?	Value	Creditor Information	Present Balance	Monthly Payment
Checking Accounts (Bank Name)		\$ _____	Mortgage Loan or Rent Payment	\$ _____	\$ _____
		\$ _____	2nd mortgage	\$ _____	\$ _____
Savings Accounts (Bank Name)		\$ _____	Auto loans	\$ _____	\$ _____
Primary Residence Value		\$ _____	Credit or Charge Cards	\$ _____	\$ _____
Automobiles (Make, Model, Year)		\$ _____		\$ _____	\$ _____
		\$ _____		\$ _____	\$ _____
Life Insurance Cash Value (Issuer)		\$ _____		\$ _____	\$ _____
Marketable Securities (Issuer, # of Shares)		\$ _____		\$ _____	\$ _____
Other Real Estate (Location)		\$ _____	Other	\$ _____	\$ _____
		\$ _____	Co-signed payment being made by applicant(s)	\$ _____	\$ _____
Other Assets		\$ _____		\$ _____	\$ _____
		\$ _____		\$ _____	\$ _____
Total Assets		\$ _____	Total Liabilities	\$ _____	\$ _____

Credit life and Accident and Health Insurance are not required to obtain credit.

Hazard, Flood or Vendor's Single Interest ("VSI") Insurance may be required in connection with this loan. **LENDER'S DECISIONS WITH RESPECT TO THE LOAN APPLICATION ARE INDEPENDENT OF APPLICANT'S DECISION OF WHERE TO OBTAIN INSURANCE.** Applicant need not purchase insurance from Lender, its subsidiary, an affiliate or any particular unaffiliated third-party. The required insurance is available through brokers or agents other than Lender. Applicant's choice of insurance provider will not affect Lender's decision or the credit terms in any way, however, Lender reserves the right to refuse to accept an insurer for reasonable cause.

I certify that everything 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.

Applicant Signature _____ Date _____

Co-Applicant Signature _____ Date _____



Council Bluffs Savings Bank

Mall Office
 1751 Madison Avenue
 Council Bluffs, IA 51503
 Ph (712) 322-3300 Fax (712) 322-3304

Main Bank
 117 Pearl Street
 Council Bluffs, IA 51503
 Ph (712) 322-1700 Fax: (712) 322-1703

Credit Life, Accident and Health, and Involuntary Unemployment Insurance are not required to obtain credit.

Hazard or Flood Insurance may be required in connection with this loan. **LENDER'S DECISIONS WITH RESPECT TO THE LOAN APPLICATION ARE INDEPENDENT OF APPLICANT'S DECISION OF WHERE TO OBTAIN INSURANCE.** Applicant need not purchase insurance from Lender, its subsidiary, an affiliate, or any particular unaffiliated third-party. The required insurance is available through brokers or agents other than Lender. Applicant's choice of insurance provider will not affect Lender's decision or the credit terms in any way, however, Lender reserves the right to refuse to accept an insurer for reasonable cause.

IMPORTANT INFORMATION

- **THIS INSURANCE IS NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, LENDER OR AN AFFILIATE OF LENDER.**
- **THIS INSURANCE IS NOT INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC) OR ANY OTHER AGENCY OF THE UNITED STATES*, LENDER OR AFFILIATE OF LENDER.**

LENDER MAY NOT CONDITION AN EXTENSION OF CREDIT ON EITHER:

- **APPLICANT'S PURCHASE OF AN INSURANCE PRODUCT OR ANNUITY FROM LENDER OR ANY OF ITS AFFILIATES, OR**
- **APPLICANT'S AGREEMENT NOT TO OBTAIN, OR A PROHIBITION ON APPLICANT FROM OBTAINING , AN INSURANCE PRODUCT OR ANNUITY FROM AN UNAFFILIATED ENTITY.**

*Flood insurance may be insured by a Federal Agency.

No insurance is provided unless a premium is paid and a policy is issued.

The persons signing below acknowledge that they have read and understand the above disclosure, and further acknowledge receipt of an exact copy of this disclosure. Applicant requests or declines the Credit Life, Accident and Health, Involuntary Unemployment, VSI, Hazard, and/or Flood Insurance as indicated above.

Dated:

Borrower:

Borrower:

Borrower:

Borrower:

