



**Farmers & Merchants Bank of Western PA, NA**  
 201 Market Street  
 P.O. Box 929  
 Kittanning, PA 16201-0958  
 (724) 543-1125

**CONSUMER LOAN APPLICATION**

- HOME EQUITY LOAN
- PERSONAL - SECURED
- HOME EQUITY LINE OF CREDIT
- PERSONAL - UNSECURED
- AUTO LOAN
- OTHER \_\_\_\_\_

PURPOSE OF LOAN \_\_\_\_\_ AMOUNT \$ \_\_\_\_\_ TERM \_\_\_\_\_

**(Complete Marital Status only if application is for secured credit.)**

MARITAL STATUS: \_\_\_\_\_ Married \_\_\_\_\_ Separated \_\_\_\_\_ Unmarried (includes Single, Divorced, Widowed)

**APPLICANT:**

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_ Social Security No. \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_ Telephone # \_\_\_\_\_ No. of Dependents \_\_\_\_\_

Email \_\_\_\_\_ Cell Phone # \_\_\_\_\_

Time at Address: \_\_\_\_\_ Years \_\_\_\_\_ Own \_\_\_\_\_ Rent Monthly Rent/Mortgage Payment \$ \_\_\_\_\_

Name of Landlord/Mortgage Holder \_\_\_\_\_ Telephone # \_\_\_\_\_

Address of Landlord/Mortgage Holder \_\_\_\_\_ Account No. \_\_\_\_\_

Previous Address \_\_\_\_\_ Own \_\_\_\_\_ Rent Time at address \_\_\_\_\_ Years

Employer's Name \_\_\_\_\_ Job Title/Position \_\_\_\_\_

Employer's Address \_\_\_\_\_ Telephone # \_\_\_\_\_

Date Hired \_\_\_\_\_ Gross Income (before taxes) \$ \_\_\_\_\_ Week \_\_\_\_\_ Bi-Week \_\_\_\_\_ Bi-Mont \_\_\_\_\_ Month

Previous Employer's Name & Address \_\_\_\_\_ Length of Time \_\_\_\_\_ Yrs.

Other income: (Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered as a basis for repaying this obligation.)

Source: \_\_\_\_\_ Gross Monthly Income \_\_\_\_\_

**(Complete Marital Status only if application is for secured credit.)**

MARITAL STATUS: \_\_\_\_\_ Married \_\_\_\_\_ Separated \_\_\_\_\_ Unmarried (includes Single, Divorced, Widowed)

**CO-APPLICANT:**

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_ Social Security No. \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_ Telephone # \_\_\_\_\_ No. of Dependents \_\_\_\_\_

Email \_\_\_\_\_ Cell Phone # \_\_\_\_\_

Time at Address: \_\_\_\_\_ Years \_\_\_\_\_ Own \_\_\_\_\_ Rent Monthly Rent/Mortgage Payment \$ \_\_\_\_\_

Name of Landlord/Mortgage Holder \_\_\_\_\_ Telephone # \_\_\_\_\_

Address of Landlord/Mortgage Holder \_\_\_\_\_ Account No. \_\_\_\_\_

Previous Address \_\_\_\_\_ Own \_\_\_\_\_ Rent Time at address \_\_\_\_\_ Years

Employer's Name \_\_\_\_\_ Job Title/Position \_\_\_\_\_

Employer's Address \_\_\_\_\_ Telephone # \_\_\_\_\_

Date Hired \_\_\_\_\_ Gross Income (before taxes) \$ \_\_\_\_\_ Week \_\_\_\_\_ Bi-Week \_\_\_\_\_ Bi-Mont \_\_\_\_\_ Month

Previous Employer's Name & Address \_\_\_\_\_ Length of Time \_\_\_\_\_ Yrs.

Other income: (Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered as a basis for repaying this obligation.)

Source: \_\_\_\_\_ Gross Monthly Income \_\_\_\_\_

**LIST ALL CURRENT OBLIGATIONS OF BOTH APPLICANTS**

Include Mortgages, Charge Accounts, Installment Contracts, Credit Cards, etc.

PURPOSE	(A) – Applicant; (CA) – Co-Applicant; (JT) – Jointly	CREDITOR	ACCOUNT NUMBER	MONTHLY PAYMENT	BALANCE OWED
	↓				
				\$	
				\$	
				\$	
				\$	
				\$	
				\$	
				\$	
				\$	
			TOTAL LIABILITIES →	\$	\$

Bank Account(s) With \_\_\_\_\_

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the bases of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Regional Director, Office of Thrift Supervision, 10 Exchange Place Centre, 17th Floor, Jersey City, NJ 07302.

**REAL ESTATE OWNED**

ADDRESS OF RESIDENCE PROPERTY		MORTGAGE HOLDER		ADDRESS OF MORTGAGE HOLDER		ACCOUNT NUMBER
PRESENT VALUE	DATE PURCHASED	PURCHASE PRICE	BALANCE FINANCED	MONTHLY PAYMENT	PRESENT BALANCE	

**PERSONAL REFERENCES**

Name of Nearest Relative Not Living With You	or Personal Reference	Relationship	Address	City	State	Zip Code	Phone #

**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 to 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.

**AGREEMENT**

I/We authorize this lending Institution to make whatever credit inquiries that it deems necessary in connection with this credit application or in the course of review or collection of any credit extended in reliance on this application. I/We authorize and instruct any person or consumer reporting agency to compile and furnish to this Lending Institution any information that it may have or obtain in response to such credit inquiries and agree that such information, along with this application shall remain the Lending Institution's property whether or not credit is extended, I/We understand that all information set forth in this application is declared to be a true representation of the facts, made for the purpose of obtaining the credit requested, and any willful misrepresentation on this application could result in criminal action.

Applicant: ID Type # \_\_\_\_\_ ID # \_\_\_\_\_ Issue Date \_\_\_\_\_ Expiration Date: \_\_\_\_\_  
 Co-Applicant: ID Type # \_\_\_\_\_ ID # \_\_\_\_\_ Issue Date \_\_\_\_\_ Expiration Date: \_\_\_\_\_

**CHECK BOX FOR JOINT ACCOUNT**

**If you are applying for a joint account or an account that you & other persons will use, complete co-applicant section.**

We intend to apply for joint credit:

Applicant Signature \_\_\_\_\_ Co-Applicant Signature \_\_\_\_\_

Applicant Signature \_\_\_\_\_ Date Signed \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_ Date Signed \_\_\_\_\_

**Please complete the following information if the loan is secured by residential real estate AND is for the purpose of Home Improvement(s).**

**INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

<b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information.	<b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information.
<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male

<b>To be Completed by Interviewer</b> This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer <b>FARMERS &amp; MERCHANTS BANK OF WESTERN PA, NA</b>
	Interviewer's Signature _____ Date _____	
	Interviewer's Phone Number (incl. area code)	