



Consumer Credit Application

☐ SINGLE

- Only Applicant to use and be contractually liable.
- Complete only information on Applicant.
- Applicant must be the only signer on the checking account for a MyReadyCheck (Overdraft Line).
- MyPersonalLoan, MyReadyCheck (Overdraft Line) or MyPersonalCreditLine to be assigned only to Applicant.

☐ JOINT

- Applicant and Co-Applicant (CO-AP) to use and be contractually liable.
- Fill in information on Applicant and Co-Applicant.
- Applicant and Co-Applicant must both sign application.
- Applicant and Co-Applicant and all signers on the checking account must sign the application, for MyReadyCheck (Overdraft Line).

Please initial all corrections you make while completing this application.

YOU ARE APPLYING FOR ?												
CREDIT LINE	<input type="checkbox"/> New MyReadyCheck (Overdraft Line) of \$_____	Please give us your checking account number										
	<input type="checkbox"/> MyReadyCheck (Overdraft Line) Limit Increase \$_____	7	0									
	<input type="checkbox"/> MyPersonalCreditLine \$_____	<input type="checkbox"/> MyPersonalCreditLine Increase \$_____										
INSTALLMENT LOAN	<input type="checkbox"/> MyPersonalLoan <input type="checkbox"/> MyAutoLoan (Please also complete automobile information section below)											
	Purpose of Loan: _____											
	Amount of loan request: \$ _____ Length of loan: _____ 1 - 5 years											

AUTOMOBILE INFORMATION			
NAME OF DEALER OR SELLER: _____			
VEHICLE DESCRIPTION: <input type="checkbox"/> New <input type="checkbox"/> Used Year <u> </u> <u> </u> <u> </u> <u> </u> Make: _____ Model: _____			
CASH SALES PRICE:			
A.	Cash Sales Price	\$ _____	E. Pick-up Payment(s) (Final Due on <u> </u> / <u> </u> / <u> </u> <u> </u> <u> </u> <u> </u>) \$ _____
B.	Trade-In Allowance	\$ _____	F. Manufacturer's Rebate(s)/Incentive(s) \$ _____
	(ACV \$ _____ @ Base Whsl. KBB less mileage deduction)		G. Dealer's Rebate(s)/Incentives \$ _____
	Year <u> </u> <u> </u> <u> </u> <u> </u> Make & Model _____		H. Cash Down Payment (Date Paid _____) \$ _____
C.	Less loan Amount (on trade-in)	\$ _____	I. Total Down Payment (D + E + F + G + H =I) \$ _____
D.	NET TRADE-IN AMOUNT (B - C =D)	\$ _____	J. AMOUNT TO BE FINANCED (A - I = J) \$ _____

APPLICANT				
NAME: (FIRST, MIDDLE INITIAL, LAST)		SOCIAL SECURITY NUMBER		DATE OF BIRTH (MMDDYYYY)
MAILING ADDRESS (STREET, CITY, STATE, ZIP CODE)		MOTHER'S MAIDEN NAME		
HOME ADDRESS (STREET, CITY, STATE, ZIP CODE)		YEARS THERE (YEARS / MONTHS)		HOME PHONE
EMPLOYER NAME		OCCUPATION		WORK PHONE
PREVIOUS EMPLOYER		HOW LONG (If current employment is less than 2 yrs.)		MILITARY GRADE ROT DATE ETS
GROSS MONTHLY SALARY		*NOTE: If self-employed, attach copies of your last two Income tax returns.	OTHER INCOME**	SOURCE**
**NOTE: 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.				
NAME, ADDRESS, TELEPHONE NUMBER OF NEAREST RELATIVE (NOT LIVING WITH YOU)				
NAME, ADDRESS, TELEPHONE NUMBER OF PERSONAL REFERENCE (NOT LIVING WITH YOU)				

CO-APPLICANT				
NAME: (FIRST, MIDDLE INITIAL, LAST)		SOCIAL SECURITY NUMBER		DATE OF BIRTH (MMDDYYYY)
MAILING ADDRESS (STREET, CITY, STATE, ZIP CODE)				
HOME ADDRESS (STREET, CITY, STATE, ZIP CODE)		YEARS THERE (YEARS / MONTHS)		HOME PHONE
EMPLOYER NAME		OCCUPATION		WORK PHONE
PREVIOUS EMPLOYER		HOW LONG (If current employment is less than 2 yrs.)		
GROSS MONTHLY SALARY		*NOTE: If self-employed, attach copies of your last two Income tax returns.	OTHER INCOME**	SOURCE**
**NOTE: 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.				
NAME, ADDRESS, TELEPHONE NUMBER OF NEAREST RELATIVE OR PERSONAL REFERENCE (NOT LIVING WITH YOU)				

AUTOMATIC PAYMENT AUTHORIZATION (Optional)					
I authorize BankPacific to withdraw the monthly minimum payment (s) due on loan or line from: (check one):					
<input type="checkbox"/> CHECKING ACCOUNT NO. _____ <input type="checkbox"/> SAVINGS ACCOUNT NO. _____					
I agree that this authorization will not be cancelled until the loan and/or line is paid in full or I revoke this authorization in writing.					
TELL US ABOUT YOUR CREDIT OBLIGATIONS					
* If applying for a combined total of \$10,000 or more please complete the section on the reverse side of this application instead.					
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Live with parents		HOME MORTGAGE (WHERE)		MONTHLY PAYMENT	
AMOUNT OWED					
OTHER CREDITOR		BALANCE	MONTHLY PAYMENT	OTHER CREDITOR	BALANCE
CHECKING ACCOUNT NUMBER		NAME OF INSTITUTION		SAVINGS ACCOUNT NUMBER	
				NAME OF INSTITUTION	

PLEASE READ AND SIGN (APPLICANT AND CO-APPLICANT, IF ANY) By signing below, the applicant and co-applicant (if applicable) are asking **BankPacific** for an automobile or MyPersonalLoan or to open a new **BankPacific** MyReadyCheck (Overdraft Line) or MyPersonalCreditLine in the name of the applicant and co-applicant (if applicable) or to increase the credit limit on your **BankPacific** MyReadyCheck (Overdraft Line) or MyPersonalCreditLine. If you are applying for a new **BankPacific** MyReadyCheck (Overdraft Line) or MyPersonalCreditLine and you do not qualify, you understand and agree that we will consider this application as an application for a personal loan. By signing below, you represent that all the information you have provided above and on the reverse side of this application is true and correct and you authorize **BankPacific** to verify the information you have given above and on the reverse and to receive and exchange credit information about you both now and in the future. We may disclose nonpublic personal information about you with our corporate affiliates and other nonaffiliated third parties under certain circumstances to provide account services. Any nonpublic personal information shared is conducted in strict adherence to Privacy Protection Policy. We do not disclose any nonpublic personal information about you to anyone, except as permitted under law. By signing below and using your account(s), you agree to all the terms and conditions of the Agreement(s), and that the Agreements(s) will be binding upon you. You agree to be liable for all charges to your account(s) including and annual availability fees listed in the Agreement(s).

✓ _____	<u> </u> <u> </u> / <u> </u> <u> </u> / <u> </u> <u> </u> <u> </u> <u> </u>	✓ _____	<u> </u> <u> </u> / <u> </u> <u> </u> / <u> </u> <u> </u> <u> </u> <u> </u>
SIGNATURE (APPLICANT)		SIGNATURE (CO-APPLICANT)	

AFFIX
STAMP
HERE

“We’ve got you covered! Use this one easy application to apply for a **BankPacific** *MyReadyCheck (Overdraft Line), MyPersonalLoan, or a MyPersonalCreditLine.*”

*COMPLETE THIS SECTION ONLY IF YOU ARE APPLYING FOR A COMBINED TOTAL OF \$10,000 OR MORE					
ASSETS			OBLIGATIONS		
YEAR HOME PURCHASED	\$ ORIGINAL PURCHASE PRICE	VALUE/AMOUNT	MORTGAGE HOLDER RENT <input type="checkbox"/> OWN <input type="checkbox"/> LIVE WITH RELATIVES <input type="checkbox"/>	MO. PAYMENT	AMOUNT OWED
CHECKING ACCOUNT #	BANK NAME	VALUE/AMOUNT	AUTO/LOAN (Where)	MO. PAYMENT	AMOUNT OWED
SAVINGS ACCOUNT #	BANK NAME	VALUE/AMOUNT	CREDIT CARD (Where)	MO. PAYMENT	AMOUNT OWED
OTHER DEPOSITS	BANK NAME	VALUE/AMOUNT	CREDIT CARD (Where)	MO. PAYMENT	AMOUNT OWED
LIFE INSURANCE	COMPANY NAME	CASH VALUE	OTHER OBLIGATIONS (Where)	MO. PAYMENT	AMOUNT OWED
YOUR CAR		VALUE/AMOUNT	OTHER OBLIGATIONS (Where)	MO. PAYMENT	AMOUNT OWED
MAKE:	MODEL:	YEAR:			
LISTED STOCKS/BONDS		VALUE/AMOUNT	OTHER OBLIGATIONS (Where)	MO. PAYMENT	AMOUNT OWED
OTHER REAL ESTATE (Location)		VALUE/AMOUNT	OTHER OBLIGATIONS (Where)	MO. PAYMENT	AMOUNT OWED
OTHER ASSETS (Describe)		VALUE/AMOUNT	TOTAL LIABILITIES		\$
		VALUE/AMOUNT	NET WORTH (Total Assets minus Total Liabilities)		\$
TOTAL ASSETS		VALUE/AMOUNT	TOTAL LIABILITIES PLUS NET WORTH		\$