



Consumer Credit Application

SINGLE

- Only Applicant to use and be contractually liable.
- Complete only information on Applicant.
- MyPersonalLoan 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.

Please initial all corrections you make while completing this application.

YOU ARE APPLYING FOR ?

| | |
|------------------|---|
| CREDIT LINE | <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: New Used Year 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 | YEARS THERE (YEARS / MONTHS) | 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 | YEARS THERE (YEARS / MONTHS) | 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):

CHECKING ACCOUNT NO. _____ 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"/> Live with parents | <input type="checkbox"/> Rent | 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 MyPersonalCreditLine in the name of the applicant and co-applicant (if applicable) or to increase the credit limit on your MyPersonalCreditLine. If you are applying for a new 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 Agreement(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).

✓ _____
SIGNATURE (APPLICANT)

_____/_____/_____/_____/_____
M M / D D / Y Y Y Y

✓ _____
SIGNATURE (CO-APPLICANT)

_____/_____/_____/_____/_____
M M / D D / Y Y Y Y

*“We’ve got you covered! Use
 this one easy application to
 apply for a **BankPacific**
 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 | | | \$ |