



CONSUMER LOAN CREDIT APPLICATION

Debts

List loans and installment debts, include bank, auto and finance company loans and credit/charge card accounts. Also list alimony, child support and separate maintenance payments. Indicate whether debt is in name of: A=Applicant C=Co-applicant AC= Joint (Applicant & Co-Applicant), List Real Estate Debt in "Real Estate" section.

Table with 7 columns: Type Of Debt, Whose Debt?, To Whom Indebted, Account Number, Mo. Pay't., Present Balance, Accounts to Pay-Off

If additional space is required check here [] and attach additional sheet.

Have you or joint applicant ever transgressed any other business in any other name, had any judgments, bankruptcies or other legal proceeding against you? [] Yes [] No If yes, attach additional sheet stating name and full details, pertaining to each name.

[] Yes [] No If Yes To Whom?

Are you or co-applicant a co-maker, endorser or guarantor on any loan or contract? [] No

Banking/Assets

List present bank accounts. Indicate whether account in in name of: A= Applicant, C=Co-Applicant, AC=Joint (Applicant & Co-Applicant).

Table with 5 columns: Your Bank(s)/Asset(s), Whose Account?, Type of Account, Account Number, Balance

Collateral

Auto

Table with 7 columns: Year, Make, Model, #of Cylinders, Mileage, 4 Wheel Drive Yes or No, VIN

Other

Description of other collateral

Marital Status

Complete this section ONLY if this is a joint application or if the loan will be secured by real estate.

Applicant [] Married [] Civil Union Partner [] Seperated [] Unmarried
Co-Applicant [] Married [] Civil Union Partner [] Seperated [] Unmarried

Customer ID

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 for 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 drivers license or other identifying documents.

Signatures

YOU AUTHORIZE ANYONE MENTIONED HEREIN TO FURNISH US SUCH INFORMATION AS MAY BE REQUIRED IN CONNECTION WITH THIS APPLICATION AND AGREE THAT THE APPLICATION SHALL REMAIN OUR PROPERTY WHETHER OR NOT THE LOAN IS GRANTED. YOU AGREE TO NOTIFY US IMMEDIATELY UPON ANY MATERIAL CHANGE IN THE ABOVE STATEMENT. YOU AFFIRM THAT EACH OF THE ANSWERS GIVEN TO THE FORGOING QUESTIONS IS TRUE AND CORRECT STATEMENT OF YOUR FINANCIAL CONDITION. IT IS A FEDERAL CRIMINAL OFFENSE TO KNOWINGLY MAKE ANY FALSE STATEMENT OR REPORT, OR TO WILLFULLY OVERVALUE ANY PROPERTY FOR THE PURPOSE OF INFLUENCING THE BANK TO ACT ON THIS APPLICATION. YOU AUTHORIZE CROSS RIVER BANK TO CHECK YOUR CREDIT, BUSINESS AND EMPLOYMENT HISTORY AND TO REPORT INFORMATION REGARDING YOUR CREDIT HISTORY TO CREDIT REPORTING AGENCIES AND OTHER PERSONS WE BELIVE HAVE A LEGITIMATE BUSINESS REASON TO REQUEST SUCH INFORMATION.

IF YOU ARE APPLYING FOR A HOME EQUITY LINE OF CREDIT, YOU ACKNOWLEDGE RECEIPT OF THE HOME EQUITY BROCHURE AND THE HOME EQUITY DISCLOSURE STATEMENT.

Signature of Applicant

Date

Signature of Co-Applicant

Date