



PO Box 189, Claremore, Oklahoma 74018-0189  
www.rcbbank.com

**PLEASE DO NOT USE THIS FORM FOR REAL ESTATE SECURED REQUESTS**

# CONSUMER LOAN APPLICATION

**USA PATRIOT ACT NOTICE**  
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. When you open an account, we will ask for your name, street address, date of birth, and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents. Business customers are asked to furnish documents related to the organization.

Date	Amount Requested	Term (Length of Loan)
	\$	

**Purpose of Loan – describe how the proceeds will be used.**

- Purchase Automobile   
 Refinance Automobile   
 Purchase Boat /Recreational Vehicle   
 Purchase Motorcycle   
 Purchase Household Goods  
 Home Improvement   
 Vacation   
 Medical Needs   
 Education   
 Other (specify): \_\_\_\_\_

**Type of Collateral – describe the type of collateral offered and how owned**

- Car, Boat, RV or Motorcycle:                      Year \_\_\_\_\_                      Make & Model \_\_\_\_\_  
Insurance Agent (Name & Address) \_\_\_\_\_ Has or will the State of Oklahoma issue the title?     Yes     No  
 Savings or Certificate of Deposit     Unsecured     Other (describe): \_\_\_\_\_

**INFORMATION REGARDING APPLICANT(S) – do not complete Joint Applicant information if you are applying for individual credit in your own name and are relying on your own income and assets and not the income or assets of another person as the basis for repayment of the credit requested.**

Applicant's Name (include Jr. or Sr. if applicable) \_\_\_\_\_ Joint Applicant's Name (include Jr. or Sr. if applicable) \_\_\_\_\_

Social Security Number	Home Phone	Birth Date	Social Security Number	Home Phone	Birth Date
	Cell Phone			Cell Phone	

Marital Status (*do not complete if you are applying for individual, unsecured credit*)  
 Married     Separated     Unmarried (including single, divorced, widowed)

Present Address (street, city, state, zip)     Own     Rent    \_\_\_\_\_ No. Yrs.

e-mail address: \_\_\_\_\_

*If residing at present address for less than two years, complete the following:*  
Former Address (street, city, state, ZIP)     Own     Rent    \_\_\_\_\_ No. Yrs.

Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job
	Yrs. employed in this profession		Yrs. employed in this profession

Position/Title/Type of Business                      Business Phone

*If employed in current position for less than two years or if currently employed in more than one position, complete the following:*

Former Employment <input type="checkbox"/> Self Employed	Yrs. on this job	Former Employment <input type="checkbox"/> Self Employed	Yrs. on this job
	Business Phone		Business Phone

Name & Address of Nearest Relative Not Living in Household	Phone	Relationship	Name & Address of Nearest Relative Not Living in Household	Phone	Relationship
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- |   |   |
|---|---|
| Are both you and the joint applicant a U.S. citizen? <input type="checkbox"/> YES <input type="checkbox"/> NO     | Type of Joint Applicant: <input type="checkbox"/> Co-Maker <input type="checkbox"/> Cosigner/Guarantor/Endorser   |
| Have you applied for a loan at RCB Bank before? <input type="checkbox"/> YES <input type="checkbox"/> NO          | Relationship to Applicant: _____  |
| Are there any unsatisfied judgments against you? <input type="checkbox"/> YES <input type="checkbox"/> NO         | Are there any unsatisfied judgments against you? <input type="checkbox"/> YES <input type="checkbox"/> NO         |
| Are you a co-maker, endorser, or guarantor on any loan? <input type="checkbox"/> YES <input type="checkbox"/> NO  | Are you a co-maker, endorser, or guarantor on any loan? <input type="checkbox"/> YES <input type="checkbox"/> NO  |
| Are you an RCB Bank customer? <input type="checkbox"/> YES <input type="checkbox"/> NO                            | Are you an RCB Bank customer? <input type="checkbox"/> YES <input type="checkbox"/> NO                            |
| Are you obligated to pay child support or alimony? <input type="checkbox"/> YES <input type="checkbox"/> NO       | Are you obligated to pay child support or alimony? <input type="checkbox"/> YES <input type="checkbox"/> NO       |
| Mother's maiden name? (for security purposes) _____   | Mother's maiden name? (for security purposes) _____   |
| Have you been declared bankrupt within the past 7 years? <input type="checkbox"/> YES <input type="checkbox"/> NO | Have you been declared bankrupt within the past 7 years? <input type="checkbox"/> YES <input type="checkbox"/> NO |
| If yes, where?                      Year: _____   | If yes, where?                      Year: _____   |

Gross Monthly Income:	Applicant	Joint Applicant	Total	Notice - 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. Describe Other Income:
Salary and Wages				
Other (see notice and list in "describe other income")				\$
Total	\$	\$	\$	\$

Description of Assets:	Pledged?	Value
Cash (Name & Address of Financial Institution):		\$
Automobiles (Make, Model, Year):		
Real Estate (Location, Date Acquired):		
Other (list):		
Total Assets		\$

Outstanding Debts: (list all indebtedness to individuals or other creditors, including alimony, child support, rent, etc.)	Balance	Past Due?	Monthly Payment
<input type="checkbox"/> Rent <input type="checkbox"/> Mortgage			\$
Total Debts			\$
Net Worth			\$

**Certification and Authorization:** I/We certify that the information provided in this application is true and correct. My/our signature below authorizes RCB Bank to obtain a consumer report and to contact references to obtain loan balances or pay-off information and to check my credit and employment history.

**Fair and Accurate Credit Transactions Act of 2003 Notification:** We may report information about your loan to credit bureaus. Late payments, missed payments, or other defaults on your loan may be reflected in your credit report.

**FEDERAL NOTICE FOR SALE OF INSURANCE**

**Credit Disclosure** – UNDER FEDERAL LAW, A LENDER MAY NOT CONDITION AN EXTENSION OF CREDIT ON EITHER:

1. A REQUIREMENT TO PURCHASE AN INSURANCE PRODUCT FROM THE LENDER OR ANY OF ITS AFFILIATES, OR
2. AN AGREEMENT NOT TO OBTAIN, OR PROHIBITION FROM OBTAINING, AN INSURANCE PRODUCT FROM AN UNAFFILIATED ENTITY.

**Insurance Disclosure** – INSURANCE PRODUCTS ARE:

1. NOT A DEPOSIT OR OTHER OBLIGATION OF THE LENDER OR ANY OF ITS AFFILIATES.
2. NOT GUARANTEED BY THE LENDER OR ANY OF ITS AFFILIATES.
3. NOT INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC) OR ANY OTHER AGENCY OF THE UNITED STATES, THE LENDER OR ANY OF ITS AFFILIATES.

**Applicant's Request for Quote:** **Joint Applicant's Request for Insurance Quote:**

Credit Life  Accident & Health  Credit Life  Accident & Health

I/We hereby acknowledge receipt of the above disclosures.

Applicant's Signature	Date	Joint Applicant's Signature My signature below reflects the intent to apply for joint credit and to be obligated for repayment of the loan requested if granted.	Date
▶		▶	

*Should I purchase G.A.P.?*

Chances are good you may need Guaranteed Auto Protection (G.A.P.) coverage with your car loan if you do not have a down payment of at least 20%, you are financing your car for more than four years, or you are rolling the debt from your last car into your current automobile loan. Would you like an RCB Bank loan officer to tell you more?

Yes, I/we would like more information about the GAP coverage plans available through RCB Bank.