

**CONSUMER LOAN APPLICATION**

**IMPORTANT APPLICANT INFORMATION:** Federal law requires financial institutions to obtain sufficient information to verify identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

**TYPE OF CREDIT REQUESTED**

Check one to indicate the type of account you are requesting. Note: Married applicants may apply for separate accounts.  
 Joint Account – We intend to apply for joint credit. (Initials) \_\_\_\_\_  
 Individual Account – Relying solely on my income and assets.  
 Individual Account – Relying on my income and assets as well as income or assets of another.

<b>AMOUNT REQUESTED:</b> \$	<b>TERM</b>	<b>PAYMENT DATE</b>	<b>PURPOSE OF LOAN:</b>
<input type="checkbox"/> UNSECURED	<input type="checkbox"/> SECURED	<b>SECURED BY:</b>	

**SECTION A – INDIVIDUAL APPLICANT INFORMATION**

Full Name	SSN#	Date of Birth	County (Residence)	
Driver's License No.	State Issued	Expiration Date	Home Phone	Cell Phone
Present Street Address (Street, City, State, Zip)	How Long?	Mailing Address (if different from street address)		
Previous Address (Street, City, State, Zip) (Complete if less than 3 years at present address)	How Long			
Present Employer (Company Name & Address)	Business Phone Ext.			
Position	How Long	Previous Employer	Position	How Long
Name and Address of Applicant's Nearest Relative (Not Living With you)	Relationship	Phone No. (Include Area Code)		
Wages, Salary, Commissions	Gross \$ /month	How often paid	Mother's Maiden Name	
<b>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.</b>				
<b>Alimony, child support, separate maintenance received pursuant to: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding.</b>				
Other Income: Source	Amount per Month \$	Is any income listed in this Section likely to be reduced in the next two years or before the credit requested is paid off? <input type="checkbox"/> Yes (explain in detail on a separate sheet) <input type="checkbox"/> No		

**Marital Status:**  Married  Separated  Unmarried (includes single, divorced, and widowed)

**SECTION B – JOINT APPLICANT OR OTHER PARTY INFORMATION**

*Provide the information in this section for a joint applicant, another party that will use or contribute assets or income toward repayment on the account, or for your spouse if you live in a community property state.*

Full Name	SSN#	Date of Birth	County (Residence)	
Driver's License No.	State Issued	Expiration Date	Home Phone	Cell Phone
Present Street Address (Street, City, State, Zip)	How Long?	Mailing Address (if different from street address)		
Previous Address (Street, City, State, Zip) (Complete if less than 3 years at present address)	How Long			
Present Employer (Company Name & Address)	Business Phone Ext.			
Position	How Long	Previous Employer	Position	How Long
Name and Address of Applicant's Nearest Relative (Not Living With You)	Relationship	Phone No. (Include Area Code)		
Wages, Salary, Commissions	Gross \$ /month	How often paid	Mother's Maiden Name	
<b>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.</b>				
<b>Alimony, child support, separate maintenance received pursuant to: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding.</b>				
Other Income: Source	Amount per Month \$	Is any income listed in this Section likely to be reduced in the next two years or before the credit requested is paid off? <input type="checkbox"/> Yes (explain in detail on a separate sheet) <input type="checkbox"/> No		

**Marital Status:**  Married  Separated  Unmarried (includes single, divorced, and widowed)

<b>FINANCIAL INFORMATION</b>						
ASSETS	BANK NAME	AMOUNT	DEBTS	OWED TO	MO PAYMENT	BALANCE
Checking Account		\$	Auto Loan		\$	\$
Savings Account		\$	Mortgage		\$	\$
Auto:		\$	Rent		\$	\$
Real Estate:		\$	Credit Card		\$	\$
Other:		\$	Credit Card		\$	\$
		\$	Other		\$	\$
<b>TOTAL</b>		\$	<b>TOTAL</b>		\$	\$

If you or a joint applicant or other party answers "yes" to any of the following questions, please explain in the space provided.  
Are you obligated to make Alimony, Support or Maintenance Payments?  Yes  No Amt. Per month \$ \_\_\_\_\_  
Are you a co-maker, endorser, or guarantor on any loan or contract?  Yes  No \_\_\_\_\_  
Are there any unsatisfied judgments against you?  Yes  No (include amount) \_\_\_\_\_  
Have you been declared bankrupt in the last 10 years?  Yes  No If yes, where? \_\_\_\_\_ Year? \_\_\_\_\_

I certify that everything I have stated in this application and on any attachments is correct. Lender may keep this application whether or not it is approved. By signing below I authorize Lender to check my credit and employment history and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update this credit information at Lender's request and if my financial condition changes.

X \_\_\_\_\_ X \_\_\_\_\_  
Applicant Signature Date Joint Applicant Signature (where applicable) Date

**BANK USE ONLY :** OFFICER INITIALS \_\_\_\_\_ DATE RECEIVED \_\_\_\_\_

# INSURANCE DISCLOSURE FOR CREDIT APPLICATION

**Applicant:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Lender:** First Community Bank  
416 North Water Street  
Corpus Christi, TX 78401

## IMPORTANT

DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY  
READ IT AND UNDERSTAND ITS CONTENT

### Purpose.

You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

### Credit Disclosures.

1. Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

### Acknowledgment.

BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ, RECEIVED AND UNDERSTAND THIS INSURANCE DISCLOSURE.

APPLICANT:

X \_\_\_\_\_  
Applicant Date

X \_\_\_\_\_  
Applicant Date

**FACTS****WHAT DOES FIRST COMMUNITY BANK  
DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- credit history and credit scores
- income and transaction history

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Community Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Community Bank share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> —to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?**

Call (361)888-9310 or go to [www.fcbot.com](http://www.fcbot.com)

**What we do**

<p><b>How does First Community Bank protect my personal information?</b></p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
<p><b>How does First Community Bank collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>● apply for a loan or open an account</li> <li>● make deposits or withdrawals from your account or provide your mortgage information</li> <li>● deposit money</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>● sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>● affiliates from using your information to market to you</li> <li>● sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

**Definitions**

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>● <i>First Community Bank does not share with our affiliates.</i></li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>● <i>First Community Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<p><b>Joint marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>● <i>First Community Bank doesn't jointly market.</i></li> </ul>

**Other important information**

For Texas Customers. The First Community Bank is chartered, licensed or registered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against the First Community Bank should contact the Texas Department of Banking through one of the means indicated below: In Person, or by U.S. Mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294; Telephone No: (877)276-5554; Fax No: 512/475-1313; E-mail: [consumer.complaints@dob.texas.gov](mailto:consumer.complaints@dob.texas.gov); Website: [www.dob.texas.gov](http://www.dob.texas.gov)

I acknowledge receipt of this Privacy Notice.

X \_\_\_\_\_ Date X \_\_\_\_\_ Date