



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.

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.

AMOUNT REQUESTED: \$ TERM PAYMENT DATE PURPOSE OF LOAN:

[] UNSECURED [] SECURED SECURED BY:

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

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. Alimony, child support, separate maintenance received pursuant to: [] Court Order [] Written Agreement [] Oral Understanding.

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? [] Yes (explain in detail on a separate sheet) [] 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

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. Alimony, child support, separate maintenance received pursuant to: [] Court Order [] Written Agreement [] Oral Understanding.

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? [] Yes (explain in detail on a separate sheet) [] No

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

FINANCIAL INFORMATION

Table with 7 columns: ASSETS, BANK NAME, AMOUNT, DEBTS, OWED TO, MO PAYMENT, BALANCE. Rows include Checking Account, Savings Account, Auto, Real Estate, Other, and TOTAL.

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 Applicant Signature Date X 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.

Acknowledgement.

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?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes —information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call (361)888-9310 or go to www.fcbot.com

What we do

<p>How does First Community Bank protect my personal information?</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>How does First Community Bank collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● apply for a loan or open an account ● make deposits or withdrawals from your account or provide your mortgage information ● deposit money <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ● sharing for affiliates' everyday business purposes – information about your creditworthiness ● affiliates from using your information to market to you ● sharing for nonaffiliates to market to you <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>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>First Community Bank does not share with our affiliates.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>First Community Bank does not share with nonaffiliates so they can market to you.</i>
<p>Joint marketing</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"> ● <i>First Community Bank doesn't jointly market.</i>

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; Website: www.dob.texas.gov