

			For Branch use only		
<input type="checkbox"/> HRL	\$ _____	Br # _____			
<input type="checkbox"/> HECL <input type="checkbox"/> ETHEL	\$ _____	Emp # _____			
<input type="checkbox"/> Other _____	\$ _____	Contact _____			

## CONSUMER LOAN APPLICATION – Please Print Clearly

I am requesting credit in the amount of \$ \_\_\_\_\_ for \_\_\_\_\_ months. Purpose (required): \_\_\_\_\_

- Installment loan** (Please select):  Fixed-rate  Variable rate  
 (Please select):  Secured (Please complete "Collateral Information" below)  Unsecured
- Line of Credit** (Please select):  Home Equity Credit Line (please complete "Collateral Information" below)  Reddi-Credit  
 Check Reserve Overdraft Line
- Credit Card** (Please select):  VISA Platinum  VISA Classic  MasterCard  VISA Secured

Charge my monthly payments to my ZFNB Account No. \_\_\_\_\_

My preferred payment date is \_\_\_\_\_ (does not apply to Lines of Credit)

- INDIVIDUAL APPLICATION** – I am applying for credit based solely on my own creditworthiness and income.
- JOINT APPLICATION** - I am applying with a Co-applicant based on our combined incomes and creditworthiness. I understand that if any assets are not jointly owned, I must identify on the joint financial information who owns the asset or complete a separate application.
- CO-SIGNER APPLICATION** - I am applying as a co-signer for another applicant(s). In case of default by the applicant(s), I agree to pay the debt in full, plus late fees or collection costs that you may incur. If this debt is ever in default, I understand that the default may become a part of my credit report.

**NOTICE:** If you are married, you can still apply for a separate account in your own name. If you are married and reside in a community property state such as AK, AZ, CA, ID, LA, NM, TX, NV, WA or WI, the assets of your marital community may be liable on this account even if you apply for an individual account and this application is not signed by your spouse (unless you attach a signed statement that you wish to apply for a separate account based solely on your separate assets).

APPLICANT INFORMATION						
First Name	M.I.	Last Name	Sr., Jr. or III.		Social Security No.	Date of Birth
Home Address <i>No P.O. Boxes</i>	Street	APT #	City	State	Zip Code	How long? ___ Yrs ___ mo
Mailing Address (if different than above)	Street		City	State	Zip Code	Home Phone ( )
Previous Address (if at current address < 2 yrs)	Street	APT #	City	State	Zip Code	How long? ___ Yrs ___ mo
Name of your Employer	Position Held	Business Phone ( )	How long? ___ Yrs ___ mo	Gross Monthly Salary \$	Monthly Mortgage or Rent Payment: \$	
<b>OTHER INCOME:</b> You need not disclose alimony, child support or separate maintenance payments unless you wish to have it considered as a basis for repaying this loan				I receive \$ _____ per month from _____		
Name of Previous Employer (if at current employer < 2 yrs)				Position Held	Business Phone ( )	How long? ___ Yrs ___ mo
Name and address of nearest relative not living with you			Relationship	Home Phone ( )	Name of Applicant's Bank	<input type="checkbox"/> Checking <input type="checkbox"/> Savings
CO-APPLICANT INFORMATION						
First Name	M.I.	Last Name	Sr., Jr. or III.		Social Security No.	Date of Birth
Home Address <i>No P.O. Boxes</i>	Street	APT #	City	State	Zip Code	How long? ___ Yrs ___ mo
Mailing Address (if different than above)	Street		City	State	Zip Code	Home Phone ( )
Previous Address (if at current address < 2 yrs)	Street	APT #	City	State	Zip Code	How long? ___ Yrs ___ mo
Name of your Employer	Position Held	Business Phone ( )	How long? ___ Yrs ___ mo	Gross Monthly Salary \$	Monthly Mortgage or Rent Payment: \$	
<b>OTHER INCOME:</b> You need not disclose alimony, child support or separate maintenance payments unless you wish to have it considered as a basis for repaying this loan				I receive \$ _____ per month from _____		
Name of Previous Employer (if at current employer < 2 yrs)				Position Held	Business Phone ( )	How long? ___ Yrs ___ mo
Name and address of nearest relative not living with you			Relationship	Home Phone ( )	Name of Applicant's Bank	<input type="checkbox"/> Checking <input type="checkbox"/> Savings
OTHER INFORMATION						
<input type="checkbox"/> do <input type="checkbox"/> do not have debts that are past due.		<input type="checkbox"/> have <input type="checkbox"/> have not had collateral repossessed or foreclosed. If yes, date: _____		<input type="checkbox"/> have <input type="checkbox"/> have not filed for bankruptcy. If yes, date of filing: _____		
<input type="checkbox"/> have <input type="checkbox"/> have not transferred my assets to a Trust or Life Estate. If yes, I will provide Zions First National Bank with a complete copy of my Trust or Life Estate documents.						

Applicant's Initials \_\_\_\_\_

Co-Applicant's Initials \_\_\_\_\_

Please proceed to page 2 of the Consumer Loan Application.

# ZIONS BANK®

## CONSUMER LOAN APPLICATION (Page 2)

Applicant's First Name \_\_\_\_\_ M.I. \_\_\_\_\_ Last Name \_\_\_\_\_ Sr., Jr. or III. \_\_\_\_\_ Co-Applicant's First Name \_\_\_\_\_ M.I. \_\_\_\_\_ Last Name \_\_\_\_\_ Sr., Jr. or III. \_\_\_\_\_

### COLLATERAL INFORMATION

*I estimate the value of my collateral to be : \$ \_\_\_\_\_*

Real Estate or a Dwelling will secure this loan The loan I am requesting will be secured by a (please select):  
 first mortgage on my (please select):     primary residence     second/vacation home     rental property     land/lot  
 second mortgage on my (please select):     primary residence     second/vacation home     rental property     land/lot

Other Collateral will secure this loan:  
 Please Describe (for vehicle loans, please include year, make and model):  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Property Address: \_\_\_\_\_

Property Type (Select one):  
 1-4 family residential real estate  
 Mobile/Manufactured Home, the land (select):     will     will not be financed  
 5+ unit multi-family dwelling  
 Land/Lot

City \_\_\_\_\_ County \_\_\_\_\_ ST \_\_\_\_\_ ZIP \_\_\_\_\_

**If you are applying only for a VISA, MasterCard or Check-Reserve product, please proceed to the signature area of this application.**

### ASSETS

### DEBTS (Place an \* next to balances to be paid with this loan)

DESCRIPTION	VALUE	TITLED OWNERS	MONTHLY PMTS	PAID TO WHOM	ORIGINAL BALANCE	CURRENT BALANCE	MONTHLY PAYMENT
Home	\$		1 <sup>st</sup> Mortgage/Rent		\$	\$	\$
	\$		2 <sup>nd</sup> Mortgage		\$	\$	\$
Automobiles	\$		Vehicle Loans		\$	\$	\$
Other Real Estate	\$		Other Mtge.		\$	\$	\$
Cash in Financial Institutions	\$		Credit Cards (List)		\$	\$	\$
Marketable Securities	\$				\$	\$	\$
Other Assets (List)	\$				\$	\$	\$
	\$				\$	\$	\$
	\$				\$	\$	\$
	\$				\$	\$	\$
	\$		Other		\$	\$	\$
	\$		Alimony/Child Support		\$	\$	\$
<b>TOTAL ASSETS</b>	\$		<b>TOTAL LIABILITIES</b>		\$	\$	\$

Everything you have stated in this application is correct to the best of your knowledge. You understand that the Bank will retain this application whether or not it is approved. The Bank is authorized to check your credit and employment history and to answer questions about its credit experience with you. You have read and understand the application form and agree to provide any additional information which may be legally required to determine creditworthiness. (NOTE: Falsification of credit information to a federally insured bank may be a federal offense and may result in exemption from discharge in the event a petition for bankruptcy is filed.)

For credit cards, you authorize issuance of your Personal Identification Number (PIN) for use of your card(s) in any accepting Automated Teller Machine (ATM) and Point of Sale (POS) Debit Device and agree to be bound by the agreement that will be provided to you and which will govern your account if this application is approved.

For Check Reserve Overdraft Line, you agree to be bound by the terms included in the "Deposit Agreement."

Except as noted in this paragraph, applicant(s), (I) represents that it has no claims against, or defenses to obligations owing by applicant(s) to Zions Bank or (II) waives all such claims and defenses to the extent allowed by law. This provision is subject to claims for performance of express contractual obligations owing to applicant(s) by Zions Bank.

All disagreements arising as a result of this application or processing of the application shall be resolved by binding arbitration in accordance with Commercial Arbitration Rules of the American Arbitration Association.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

Acknowledged by: \_\_\_\_\_  
 Zions Bank Representative

**Application must be signed by all applicants**