



Thank you for applying for a loan with Bank of Cleveland.

Please pay special attention to the highlighted areas. Signature(s) and initial(s) from each applicant are needed to process the application.

It is important to email this application back to us securely. To accomplish this, please email us a request for a secure link. We will reply with a secure email and you can reply back to us with the application attached.

Thank you for your cooperation as we are anxiously awaiting streamlined automation of this process.

OPEN-END CREDIT LOAN APPLICATION

PLEASE PRINT

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your 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.

Check ☐ Individual Credit Line - relying solely on my income ☐ Joint Credit Line - We intend to apply for joint credit. (initials) _____

One: ☐ Individual Credit Line - relying on my income as well as income from other sources (initials) _____

NOTE: Married applicants may apply for separate accounts.

Please answer each question as thoroughly as possible. Provide the following marital status information **only** if: you are applying for joint or secured credit, or you live in a community property state or are relying on property located in such a state for repayment of the credit requested.

Applicant: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, widowed)
Co-Applicant: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, widowed)

APPLICANT INFORMATION

CO-APPLICANT OR OTHER PARTY INFORMATION

Note: Complete "Other Party Information" if another person will be permitted to use the account, or if the individual applicant is relying on the income of others as a basis for repayment, or the individual applicant lives in a community property state or is relying on property located in a community property state as a basis for repayment of the credit requested.

Name	Name
Address (include city, state and zip) How Long	Address (include city, state and zip) How Long
Previous Address How Long	Previous Address How Long
Home Phone No. Business Phone No.	Home Phone No. Business Phone No.
Taxpayer ID No. Birth Date No. Of Dependents / /	Taxpayer ID No. Birth Date No. Of Dependents / /
Employer Position How Long	Employer Position How Long
Employer's Address	Employer's Address
Previous Employer Position How Long	Previous Employer Position How Long
Name of Nearest Relative Address	Name of Nearest Relative Address
Name of Present Landlord/Mortgage Holder Phone No.	Name of Present Landlord/Mortgage Holder Phone No.
<input type="checkbox"/> Own <input type="checkbox"/> Rent Mo. Rent/Mortgage \$	<input type="checkbox"/> Own <input type="checkbox"/> Rent Mo. Rent/Mortgage \$

INCOME

INCOME

You need not list income from alimony, child support or separate maintenance if you do not want it considered in determining your ability to repay this obligation. If you do list such income, please provide "Other Party Information" about the person on whom you are relying for such income.

Source	Amount	Per (Wk., Mo., or Yr.)	Source	Amount	Per (Wk., Mo., or Yr.)

OBLIGATIONS

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Include any amounts you must pay toward alimony, child support or separate maintenance. Also list all credit card obligations.

To Whom Paid	Credit Limit	Mo. Payment	To Whom Paid	Credit Limit	Mo. Payment

ASSETS

Do not include real estate assets. Include cash in savings institutions, stocks, bonds, cash value of life insurance, autos, etc.

Type	Amount	Type	Amount

REAL ESTATE**REAL ESTATE**

1. Location	1. Location
How Held	How Held
Name(s) of Owner(s)	Name(s) of Owner(s)
Purchase Price \$	Balance Owning \$
2. Location	2. Location
How Held	How Held
Name(s) of Owner(s)	Name(s) of Owner(s)
Purchase Price \$	Balance Owning \$

GENERAL INFORMATION

If you or co-applicant or other party answers yes to any of the following questions, please explain on backside.

Are you a guarantor or co-maker of any leases, contracts or debts? ☐ Yes ☐ No
 Are there any suits or judgments pending against you? ☐ Yes ☐ No If yes, state amount \$ _____
 Have you been declared bankrupt in the last 10 years? ☐ Yes ☐ No

NOTICES

Notice to all Applicants. A Consumer Report may be requested in connection with this application for credit or any future update, renewal, or extension of such credit. Upon request, you will be informed whether or not a consumer report was requested. If a report was requested, you will be informed of the name and address of the consumer reporting agency that furnished the report.

Notice to Ohio Residents. The Ohio laws against discrimination require that all creditors make credit equally available to all credit-worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil right commission administers compliance with this law.

Notice to Wisconsin Residents - Marital Property Agreement Notice. No provision of any marital property agreement, unilateral statement under Wisconsin Statutes Section 766.59 or court decree under Wisconsin Statutes Section 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

Notice to Wisconsin Residents - Open-End Credit Disclosures. Here are some important features of our open-end plan.

Annual Percentage Rate _____ %

☐ **Variable Rate.** If checked, this rate may vary. The rate may increase if _____

Subject to the following limitations on increases: _____

If an increase in the rate occurs, it will have the effect of _____

Finance Charges on a particular transaction will begin to accrue _____

Annual Fee \$ _____ Other Charges or Fees _____

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.

Applicant**Date****Co-Applicant****Date**