



**BANK OF LOUISIANA  
101 SOUTH THIRD STREET  
LOUISIANA, MO 63353  
573-754-5517**

Thank you for considering Bank of Louisiana for your financial needs. We are looking forward to the opportunity to serve you. Please read the following instructions prior to completing the Credit Application, Insurance Disclosure and Military Status Verification Forms. In order to better serve you please fill out, sign and date the documents as instructed below.

### **CREDIT APPLICATION**

Please complete the application in its entirety.

#### **Section A** – Individual Applicant

If applying for individual credit, please complete this part of the application in its entirety.

#### **Section B** – Joint Applicant or Other Party Information

If applying for joint credit, joint applicant or other party must complete this part of the application in its entirety.

#### **Section C** - Marital Status

Please follow instructions on application.

#### **Section D** – Asset & Debt Information

Please fill out this part of the application for both applicant and any joint applicant.

#### **Section E** – Secured Debt

Complete this section unless you are applying for an unsecured loan. If applying for a secured loan, give a complete description of the property you will provide as security for the loan.

### **SIGNATURES**

**APPLICANT AND CO-APPLICANT MUST SIGN AND DATE THE APPLICATION.**

### **INSURANCE DISCLOSURES – CONSUMER CREDIT APPLICATIONS**

Applicant must sign and date this document.

If there is a co-applicant, that person must also sign and date this document. You may keep the copy.

### **COVERED BORROWER IDENTIFICATION STATEMENT**

Applicant – Please read and sign the statement that applies to you.

Co-Applicant - Please read and sign the statement that applies to you.

#### **ACKNOWLEDGEMENT OF RECEIPT PRIOR TO TRANSACTION**

Both Applicant and Co-Applicant must sign and date this part of the document.

You may keep the copy.

# CREDIT APPLICATION

**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.

<p style="text-align: center;"><b>TYPE OF CREDIT REQUESTED</b></p> <p>IMPORTANT: Check (✓) the appropriate boxes below and complete the applicable sections.</p> <p><input type="checkbox"/> SECURED    <input type="checkbox"/> INDIVIDUAL CREDIT - relying solely on my income or assets</p> <p><input type="checkbox"/> UNSECURED    <input type="checkbox"/> INDIVIDUAL CREDIT - relying on my income or assets as well as income or assets from other sources.</p> <p><input type="checkbox"/> JOINT CREDIT - We intend to apply for joint credit. (initials) _____</p>	<p style="text-align: center;"><b>FOR CREDITOR USE</b></p> <p>DATE _____ CLASS NO. _____</p> <p>ACCOUNT NO. _____</p> <p>APPROVED <input type="checkbox"/> BY _____</p> <p>DECLINED <input type="checkbox"/> BY _____</p>
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AMOUNT REQUESTED	FOR HOW LONG	PAYMENT DATE DESIRED	WANT TO REPAY	PROCEEDS OF LOAN TO BE USED FOR:
\$ _____			<input type="checkbox"/> MONTHLY <input type="checkbox"/>	

## SECTION A - INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle) \_\_\_\_\_

BIRTHDATE	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
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ADDRESS (Street, City, State & Zip) \_\_\_\_\_ COUNTY \_\_\_\_\_ Do you  own or  rent? HOW LONG \_\_\_\_\_

PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address) \_\_\_\_\_ COUNTY \_\_\_\_\_ Did you  own or  rent? HOW LONG \_\_\_\_\_

EMPLOYER (Company Name & Address) \_\_\_\_\_ HOW LONG \_\_\_\_\_

BUSINESS PHONE	Ext.	POSITION OR TITLE	GROSS: \$	NET: \$	SALARY PER MONTH
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PREVIOUS EMPLOYER (Company Name & Address) \_\_\_\_\_ HOW LONG \_\_\_\_\_

NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU \_\_\_\_\_ RELATIONSHIP \_\_\_\_\_ TELEPHONE NO. (Include Area Code) \_\_\_\_\_

**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 under:  Court Order  Written Agreement  Oral Understanding

SOURCES OF OTHER INCOME \_\_\_\_\_ AMOUNT PER MONTH \$ \_\_\_\_\_

Is any income listed in this Section likely to be reduced before the credit request is paid off?  
 No  Yes (Explain) \_\_\_\_\_

Have you previously received credit from us?  
 No  Yes - When? \_\_\_\_\_

## SECTION B - JOINT APPLICANT OR OTHER PARTY INFORMATION

*Complete only if, for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state.*

NAME (Last, First, Middle) \_\_\_\_\_

BIRTHDATE	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
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RELATIONSHIP TO APPLICANT (If Any) \_\_\_\_\_ PRESENT ADDRESS (Street, City, State & Zip) \_\_\_\_\_ HOW LONG \_\_\_\_\_

EMPLOYER (Company Name & Address) \_\_\_\_\_ HOW LONG \_\_\_\_\_

BUSINESS PHONE	Ext.	POSITION OR TITLE	GROSS: \$	NET: \$	SALARY PER MONTH
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PREVIOUS EMPLOYER (Company Name & Address) \_\_\_\_\_ HOW LONG \_\_\_\_\_

**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 under:  Court Order  Written Agreement  Oral Understanding

SOURCES OF OTHER INCOME \_\_\_\_\_ AMOUNT PER MONTH \$ \_\_\_\_\_

Is any income listed in this Section likely to be reduced before the credit requested is paid off?  
 No  Yes (Explain) \_\_\_\_\_

Has Joint Applicant or Other Party ever received credit from us?  
 No  Yes - When? \_\_\_\_\_

## SECTION C - MARITAL STATUS

*Complete only if, for joint or secured credit, an applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested.*

APPLICANT	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)
OTHER PARTY	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)

**SECTION D - ASSET & DEBT INFORMATION**

If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person.  
Please mark Applicant-related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.

**ASSETS OWNED** (Use separate sheet if necessary.)

DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
CHECKING ACCOUNT NUMBER(S) (where)			\$
SAVINGS ACCOUNT NUMBER(S) (where)			
CERTIFICATE OF DEPOSIT(S) (where)			
MARKETABLE SECURITIES (Issuer, type, no. of shares)			
REAL ESTATE (location, date acquired)			
LIFE INSURANCE (issuer, face value)			
AUTOMOBILES (make, model, year)			
OTHER (list)			
<b>TOTAL ASSETS</b>			\$

**OUTSTANDING DEBTS** (Include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.)

CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		(OMIT RENT) \$	(OMIT RENT) \$	\$
AUTOMOBILES (describe)					
<b>TOTAL DEBTS</b>			\$	\$	\$

Complete the following information about both the Applicant and Joint Applicant or Other Person (if applicable):

Are you obligated to make Alimony, Support or Maintenance Payments?  No  Yes  
 If yes, to (Name & Address) \_\_\_\_\_ Amt. per month \$ \_\_\_\_\_  
 Are you a co-maker, endorser, or guarantor on any loan or contract?  No  Yes If yes, for whom? \_\_\_\_\_ To whom? \_\_\_\_\_  
 Are there any unsatisfied judgments against you?  No  Yes If yes, to whom owed? \_\_\_\_\_ Amount \$ \_\_\_\_\_  
 Have you been declared bankrupt in the last 10 years?  No  Yes If yes, where? \_\_\_\_\_ Year? \_\_\_\_\_

**SECTION E - SECURED CREDIT** Complete only if credit is to be secured. Briefly describe the property to be given as security:

PROPERTY DESCRIPTION \_\_\_\_\_  
 NAMES & ADDRESSES OF ALL CO-OWNERS OF THE PROPERTY \_\_\_\_\_  
 IF THE SECURITY IS REAL ESTATE, GIVE THE FULL NAME OF YOUR SPOUSE (if any): \_\_\_\_\_

**SIGNATURES** - 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 credit information at Lender's request if my financial condition changes.

## COVERED BORROWER IDENTIFICATION STATEMENT

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Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, we require you to check and sign one of the following statements as applicable:

- I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer.

Signature \_\_\_\_\_ Date \_\_\_\_\_

- I AM a dependent of a member of the Armed Forces on active duty as described above, because I am the member's spouse, the member's child under the age of eighteen years old, or I am an individual for whom the member provided more than one-half of my financial support for 180 days immediately preceding today's date.

Signature \_\_\_\_\_ Date \_\_\_\_\_

OR

- I AM NOT a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or dependent of such a member).

Signature \_\_\_\_\_ Date \_\_\_\_\_

**Warning:** It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.

## FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product or annuity in connection with this extension of credit. **FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:**

1. My purchase of an insurance product or annuity from you or from any of your affiliates; or
2. My agreement not to obtain, or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.

By signing, I acknowledge that I have received a copy of this form on today's date. Unless this disclosure is provided electronically or I have applied for credit by mail, I also acknowledge that you have provided this disclosure to me orally.

### BORROWER:

\_\_\_\_\_ Date \_\_\_\_\_

Individually

\_\_\_\_\_ Date \_\_\_\_\_

Individually

**FACTS****WHAT DOES Bank of Louisiana  
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 income
- account balances and payment history
- credit history and credit scores

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 Bank of Louisiana chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Bank of Louisiana share?</b>	<b>Can you limit this sharing?</b>
<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 nonaffiliates to market to you</b>	No	We don't share

**Questions?**

Call 573-754-5517 or go to [www.bola.cc](http://www.bola.cc)

**Who we are**

Who is providing this notice?

Bank of Louisiana

**What we do**

How does Bank of Louisiana protect my personal information?

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.

We restrict access to personal information to those employees who need to know that information to provide products or services to you.

How does Bank of Louisiana collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- pay your bills or use your debit card
- make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

**Definitions****Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Bank of Louisiana does not share with our affiliates.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Bank of Louisiana does not share with nonaffiliates so they can market to you.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Bank of Louisiana doesn't jointly market.*

**Other important information**