



180 Haven Street, Reading, MA 01867 • 781-942-5000 • NMLS# 457258

CONSUMER LOAN APPLICATION

CREDIT REQUESTED A copy of your most recent paystub or, if self-employed, Federal Tax Return must accompany this application.

We intend to apply for joint credit.		Amount Requested	Term	Specific Purpose of Loan	
Applicant's Initials	Co-Applicant's Initials				
Auto Loan — Make:		Model:	Year:	VIN:	Milage:
Purchase Price:				Collateral Offered	

COMPLETION INSTRUCTIONS FOR APPLICANT

Complete the Applicant Information section for the first Applicant. Mark the appropriate box to indicate whether the Applicant is applying as a Cosigner, Grantor (of collateral). If the Applicant is married, he or she may apply for individual credit.

APPLICANT INFORMATION: Check if filing as: ☐ Cosigner ☐ Grantor For whom:

Full Name: (First, Middle Initial, Last)		Social Security Number		Date of Birth		Home Phone Number	
Home Address: (Street, City, State, Zip Code,)						☐ Own ☐ Rent	Since
Complete Previous Address: (Street, City, State, Zip Code) (if less than 2 years at current address)						From	To
Are you a U.S. Citizen? ☐ Yes ☐ No		Permanent Resident? ☐ Yes ☐ No		Have You ever ☐ Filed Bankruptcy? ☐ Yes ☐ No		Have You Ever Had Merchandise Repossessed? ☐ Yes ☐ No	
Email							
Employer: (If Self-Employed, Name and Nature of Business)				Since		Occupation	
Business Address				Business Phone		☐ Monthly ☐ Weekly Salary \$	
Former Employer — Complete Name and Address				From		To	
Ages of Dependents		Closest Relative Not Living With You: (Other Than Any Other Applicant) (Complete Name, Address and Telephone)				Relationship	

CO-APPLICANT INFORMATION: Check if filing as: ☐ Cosigner ☐ Grantor For whom:

Full Name: (First, Middle Initial, Last)		Social Security Number		Date of Birth		Home Phone Number	
Home Address: (Street, City, State, Zip Code,)						☐ Own ☐ Rent	Since
Complete Previous Address: (Street, City, State, Zip Code) (if less than 2 years at current address)						From	To
Are you a U.S. Citizen? ☐ Yes ☐ No		Permanent Resident? ☐ Yes ☐ No		Have You ever ☐ Filed Bankruptcy? ☐ Yes ☐ No		Have You Ever Had Merchandise Repossessed? ☐ Yes ☐ No	
Email							
Employer: (If Self-Employed, Name and Nature of Business)				Since		Occupation	
Business Address				Business Phone		☐ Monthly ☐ Weekly Salary \$	
Former Employer — Complete Name and Address				From		To	
Ages of Dependents		Closest Relative Not Living With You: (Other Than Any Other Applicant) (Complete Name, Address and Telephone)				Relationship	

OTHER INCOME

APPLICANT		CO-APPLICANT	
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 — List source and amount		Alimony, child support, separate maintenance received under: ☐ court order ☐ written agreement ☐ oral understanding — List source and amount	
SOURCE	MONTHLY AMOUNT \$	SOURCE	MONTHLY AMOUNT \$

Is any income listed in this Section likely to be reduced in the next two years? ☐ YES (Explain in detail on a separate sheet) ☐ NO

(Continued on other side)

ASSETS

TYPE	DESCRIPTION – Name of Bank / Credit Union	VALUE
Checking Accounts		
Savings Accounts		
Stocks and Bonds		
Real Estate		

LIABILITIES

TYPE	DESCRIPTION – Name of Bank / Credit Union/Landlord/Company	Credit Balance	Pmt./Month	Pmts. Left
Mortgage				
Rent				
Equity Line of Credit				
Credit Cards				

APPLICANT	CO-APPLICANT
Are you a co-maker, endorser or guarantor on any loan or contract other than listed above? ☐ Yes ☐ No	Are you a co-maker, endorser or guarantor on any loan or contract other than listed above? ☐ Yes ☐ No
If "yes" for whom? _____ To whom?	If "yes" for whom? _____ To whom?
Are there any unsatisfied judgments against you? ☐ Yes ☐ No	Are there any unsatisfied judgments against you? ☐ Yes ☐ No
Amount \$ _____ If "yes" to whom owed? _____	Amount \$ _____ If "yes" to whom owed? _____

APPLICANT SIGNATURE(S)

The undersigned applicant(s) apply for the loan specified in this application and certify that the information submitted herein is true and complete. The undersigned authorize you to obtain information as you may require concerning the statements made in this application including credit reports and employment history and to provide information to others about Lender's credit experience with the undersigned. The Lender may retain this application whether or not it is approved.

_____	_____	_____	_____
Applicant	Date	Co-Applicant	Date

FOR LENDER'S USE ONLY

Officer Name _____	Approved By _____
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Decision and Comments: ☐ Approved ☐ Denied ☐ Incomplete ☐ Counteroffer ☐ Conditional Approval ☐ Withdrawal ☐ Other: _____

FACTS	WHAT DOES READING COOPERATIVE 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 the 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 • Credit History and Credit Scores • Transaction and payment history • Name and Address When you are <i>no longer</i> 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 Reading Cooperative Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Reading Cooperative Share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain you account(s), respond to court orders and legal investigations, or to 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	Yes	No
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 non-affiliates to market to you	No	We don't share

Questions?

Call (781)942-5000 OR
Go to ReadingCoop.com

What we do	
How does Reading Cooperative Bank 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 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.
How does Reading Cooperative Bank collect my personal information?	We collect your personal information, for example, when you > Open an account, apply for a loan or provide your income information > Make deposits or withdrawals from your account > Use your ATM/Debit card or pay bills online We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all my sharing?	Federal law gives you the right to limit sharing only for > Affiliates' everyday business purposes - information about your creditworthiness > Affiliates from using your information to market to you > Sharing for non-affiliates 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 non-financial companies. > <i>Reading Cooperative Bank has no affiliates</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. > <i>Reading Cooperative Bank does not share with non affiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. > <i>Reading Cooperative Bank's joint marketing partners include financial service firms and credit card companies.</i>