

**PS Bank Credit Application**

76 Church Street, PO Box 217, Wyalusing, PA 18853 | 866-746-1011 | NMLS: 486076 | www.PSBanking.com

Date of Application: \_\_\_\_\_ Amount: \_\_\_\_\_ How Long? \_\_\_\_\_ Payment Date Desired: \_\_\_\_\_  
 Want to repay:  Monthly  \_\_\_\_\_ Purpose: \_\_\_\_\_  
 Acct. No. \_\_\_\_\_ Class: \_\_\_\_\_  
 Type of Credit Requested:  Secured  Unsecured  
 Individual Credit – relying on my income or assets  
 Individual Credit – relying on my income or assets as well as income or assets from other sources  
 Joint Credit – We intend to apply for joint credit. \_\_\_\_\_ (Initials) \_\_\_\_\_ (Initials)

**Section A – Individual Applicant Information**

Name (Last, First, M.I.): \_\_\_\_\_ Birth Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Tel. No. \_\_\_\_\_ Soc. Sec. No. \_\_\_\_\_ No. Dep.: \_\_\_\_\_ Dep. Ages: \_\_\_\_\_  
 Present Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ How Long? \_\_\_\_\_  
 Previous Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ How Long? \_\_\_\_\_  
 Have you applied for credit with us before?  No  Yes – When? \_\_\_\_\_  
 Name of nearest relative not living with you: \_\_\_\_\_ Relationship: \_\_\_\_\_  
 Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Tel. No.: \_\_\_\_\_  
 Employer (Company name & address): \_\_\_\_\_ How Long? \_\_\_\_\_  
 Bus. Tel.: \_\_\_\_\_ Position/Title: \_\_\_\_\_ How often paid? \_\_\_\_\_ Gross Salary/ Month: \_\_\_\_\_  
 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/ month: \_\_\_\_\_

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

Name (Last, First, M.I.): \_\_\_\_\_ Birth Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Tel. No. \_\_\_\_\_  
 Soc. Sec. No. \_\_\_\_\_ No. Dep.: \_\_\_\_\_ Dep. Ages: \_\_\_\_\_ Relationship to Applicant (if any): \_\_\_\_\_  
 Present Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ How Long? \_\_\_\_\_  
 Have you applied for credit with us before?  No  Yes – When? \_\_\_\_\_  
 Name of nearest relative not living with you: \_\_\_\_\_ Relationship: \_\_\_\_\_  
 Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Tel. No.: \_\_\_\_\_  
 Employer (Company name & address): \_\_\_\_\_ How Long? \_\_\_\_\_  
 Bus. Tel.: \_\_\_\_\_ Position/Title: \_\_\_\_\_ How often paid? \_\_\_\_\_ Gross Salary/ Month: \_\_\_\_\_  
 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/ month: \_\_\_\_\_

**Section C – Marital Status**

Complete this section ONLY if any of the following apply: Application is for secured credit, for joint credit, an applicant resides in a community property state, or an applicant is relying on property located in a community property state as a basis for repayment  
**Applicant:**  Married  Separated  Unmarried\* **Joint Applicant/Other Party:**  Married  Separated  Unmarried\*  
 (\*includes single, divorced, and widowed)

**Section D – Assets and 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 is necessary)

Description of Assets	Name in which the account is carried	Value
Checking Acct. No(s). (Where)		\$
Savings Acct. No(s). (Where)		
Other Assets (Describe)		
Total Assets:		\$

**Outstanding Debts** (include charge accounts, installment contracts, credit cards, rent, mortgages, and other obligations. (Use separate sheet if necessary.)

Creditor	Acct. No.	Name the Acct. Id Under	Original Amt.	Present Bal.	Mo. Pmts.
Landlord or Mortgage Holder			(omit rent) \$	(omit rent) \$	\$
Automobiles (Make, model, year)					
Total debts:			\$	\$	\$

(continued)

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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 and Address): \_\_\_\_\_ Amount/Month: \_\_\_\_\_

Are you a comaker, endorser, or guarantor on any loan or contract? No Yes - for whom? \_\_\_\_\_ To whom? \_\_\_\_\_

Are there any unsatisfied judgments against you? No Yes - to whom? \_\_\_\_\_ Amount: \_\_\_\_\_

Have you declared bankruptcy in the last 10 years? No Yes - where? \_\_\_\_\_ Year? \_\_\_\_\_

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### Section E - Secured Credit

Complete only if credit is to be secured. Briefly describe the property to be given as security and indicate if others have an ownership interest.

Property Description: \_\_\_\_\_

Name and Address 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. You may keep this application whether or not it is approved. By signing below, I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

**Important information about procedures for opening a new account:** To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

\_\_\_\_\_  
Applicants Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Joint Applicant / Other Party Signature (where applicable)

\_\_\_\_\_  
Date

Revised: 8/18/14