CREDIT APPLICATION

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)

PEOPLES STATE BANK OF WYALUSING
201 Church St., PO Box 217
Wyalusing PA 18853-0217
Fax: 570-746-3175

Date of Application _____
Amount $ _____ How Long _____
Payment Date Desired _____
Want to Repay ☐ Monthly ☐ _____
Purpose _____
Acct. No. _____ Class _____

SECTION A - INDIVIDUAL APPLICANT INFORMATION

LAST FIRST M.I.

Name _____ Birth Date ___/___/___ Tel. No. _____ Soc. Sec. No. _____
Present Address _____ City _____ State _____ Zip _____ County _____ How Long _____
Previous Address _____ City _____ State _____ Zip _____ County _____ How Long _____
Have you applied for credit with us before? ☐ No ☐ Yes - When? _____ No. Dep. ____ Dep. Ages _____
Name of Nearest Relative Not Living With You _____ Relationship _____
Address _____ Tel. No. (___) _____
Employer (Company Name & Address) _____ How Long _____
Bus. Tel. _____ Position/Title _____ How Often Paid? _____ Gross Salary Per 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 Per Month $ _____

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.

Last First M.I.

Name _____ Birth Date ___/___/___ Tel. No. _____ Soc. Sec. No. _____
Present Address _____ City _____ State _____ Zip _____ County _____ How Long _____
Relationship To Applicant (If Any) _____ Have you applied for credit with us before? ☐ No ☐ Yes - When? _____ No. Dep ____ Dep. Ages _____
Name of Nearest Relative Not Living With You _____ Relationship _____
Address _____ Tel. No. (___) _____
Employer (Company Name & Address) _____ How Long _____
Bus. Tel. _____ Position/Title _____ How Often Paid? _____ Gross Salary Per Month $ _____

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considerate 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 $ _____

SECTION C - MARITAL STATUS

Complete only if: for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state. (*includes single, divorced and widowed)

Applicant ☐ Married ☐ Separated ☐ Unmarried * **Other Party** ☐ Married ☐ Separated ☐ Unmarried *

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	VALUE
Checking Account Number(s) (where)		$
Savings Account Number(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	ACCOUNT NUMBER	NAME THE ACCT. IS UNDER	ORIGINAL AMT.	PRESENT BAL.	MO. PMTS.
Landlord or Mortgage Holder	☐ Rent Payment ☐ Mortgage		(OMIT RENT) $	(OMIT RENT) $	$
Automobiles (make, model, year)					
TOTAL DEBTS			$	$	$

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) _____ Amount Per Month $ _____
Are you a comaker, 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 and indicate if others have an ownership interest.

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. 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.

_____ _____
Applicants Signature Date

_____ _____
Other Signature (Where Applicable) Date