

Consumer Loan Application

For questions regarding your application, call 800.722.5720 and press option #3.

IMPORTANT APPLICATION 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.

TYPE OF CREDIT REQUESTED

IMPORTANT: Check the appropriate boxes below and complete the applicable sections.

Married Applicants May Apply For Separate Accounts

- SECURED INDIVIDUAL CREDIT - Relying solely on my earnings or property
 UNSECURED INDIVIDUAL CREDIT - Relying on my earnings or property as well as that of others
 JOINT CREDIT - We intend to apply for joint credit. (initials)

AMOUNT REQUESTED \$	FOR HOW LONG?	PAYMENT DATE DESIRED	WANT TO REPAY <input type="checkbox"/> MONTHLY <input type="checkbox"/>	PROCEEDS OF LOAN TO BE USED FOR:
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INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle)					
BIRTH DATE	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. & AGES OF DEPENDENTS	
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		SALARY PER MONTH GROSS: \$		NET: \$
PREVIOUS EMPLOYER (Company Name & Address)					HOW LONG?
NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP	TELEPHONE NO.		
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: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> 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? <input type="checkbox"/> NO <input type="checkbox"/> YES (Explain)				Have you previously received credit from us? <input type="checkbox"/> NO <input type="checkbox"/> YES, When?	

JOINT APPLICANT OR OTHER PARTY INFORMATION

(Complete if: joint credit, or the individual applicant is relying on the income of others as 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 (Last, First, Middle)					
BIRTH DATE	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. & AGES OF DEPENDENTS	
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		SALARY PER MONTH GROSS: \$		NET: \$
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: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> 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? <input type="checkbox"/> NO <input type="checkbox"/> YES (Explain)				Has co-applicant or other party ever received credit from us? <input type="checkbox"/> NO <input type="checkbox"/> YES, When?	

MARITAL STATUS

(Complete if: for joint or secured credit, or the individual applicant resides in this state or another community property state or is relying on property located in such 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)

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ASSETS & DEBT INFORMATION *(This section should be completed giving information about both the Applicant and if applicable, Joint Applicant or Other Person. Please mark Applicant-related information with an "A".)*

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) <i>(Where)</i>			\$
SAVINGS ACCOUNT NUMBER(S) <i>(Where)</i>			
CERTIFICATES OF DEPOSIT(S) <i>(Where)</i>			
MARKETABLE SECURITIES <i>(Issuer, type, no. of shares)</i>			
REAL ESTATE <i>(Location, date acquired)</i>			
LIFE INSURANCE <i>(Issuer, face value)</i>			
AUTOMOBILES <i>(Make, model, year)</i>			
OTHER <i>(List)</i>			
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 IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MO. PAYMENTS
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> RENT PAYMENT		(OMIT RENT)	(OMIT RENT)	
	<input type="checkbox"/> MORTGAGE		\$	\$	\$
AUTOMOBILES <i>(Describe)</i>					
TOTAL DEBTS			\$	\$	\$

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

Are you obligate to make Alimony, Support or Maintenance Payments? NO YES
 If yes, to (Name & Address) _____ Amount 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 judgements 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? _____

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 full name of your spouse or other person who has community property rights pursuant to state law (if any). _____

SIGNATURES: I certify that everything I have stated in this application and on any attachments is correct. BSB may keep this application whether or not it is approved. By signing below I authorize BSB to check my credit and employment history and to answer questions others may ask BSB about my credit record with BSB. I understand that I must update credit information at BSB's request if my financial condition changes.

Applicant Signature _____

Date _____

Other Signature *(where applicable)* _____

Date _____

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ACCOUNT OWNER AND/OR AUTHORIZED SIGNER INFORMATION WORKSHEET *(Complete one form for each applicant)*

ACCOUNT OWNER / SIGNER INFORMATION:

FIRST NAME:	MI:	LAST NAME:
STREET ADDRESS: <i>(please note that P.O. Box holders must furnish physical address as well as mailing address)</i>		
SOCIAL SECURITY NO.*: <i>(required if U.S. person. If not, please have customer sign W-8 Ben Form and forward to Ops Admin)</i>	DATE OF BIRTH:	PLACE OF BIRTH:
MOTHER'S MAIDEN NAME:	HOME PHONE:	CELL PHONE:
BUSINESS PHONE:	FAX NO:	
EMPLOYER'S NAME:	EMPLOYER'S ADDRESS:	
OCCUPATION:	DRIVER'S LICENSE NO. & ISSUING STATE: <i>(or other approved photo ID#)</i>	DATE OF ISSUANCE & EXPIRATION:

ACCOUNT INFORMATION:

TYPE OF ACCOUNT:	AMOUNT OF OPENING DEPOSIT:	- OR - CURRENT BALANCE:
SOURCE OF FUNDS: <i>(check one)</i>		
<input type="checkbox"/> CHECK	<input type="checkbox"/> CASH	<input type="checkbox"/> INTERNAL TRANSFER
SPECIAL INSTRUCTIONS OR COMMENTS:		

The information I have provided is correct to the best of my knowledge. I authorize Borrego Springs Bank to check credit and/or employment history should it deem necessary. Verification of all account information is provided by CHEXSYSTEMS.

Signature of account owner or authorized signer

Date

BANK USE

BRANCH:	EMPLOYEE:
CHEXSYSTEMS CALLED:	CHEXSYSTEMS STATUS:
OFAC CHECKED:	OFAC STATUS:

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LOAN APPLICATION DISCLOSURES

Applicant's Copy: Retain for your records

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. We may request a photocopy of those documents. This notice is being provided to you for adequate notice given under the Act.

PRIVACY NOTICE UNDER FEDERAL LAW

At Borrego Springs Bank we value your trust and respect your privacy. This Notice applies to our existing and former consumer customers, meaning individuals who obtain a financial product or service from us primarily for personal, family or household purposes. "Personal information" refers to most non-public personally identifiable financial information about you, but does not include information that is available from public sources, such as telephone directories or government records.

Collection, Use and Retention of Information About You

We collect personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from consumer reporting agencies and other lawful sources.

Disclosure of Information

We do not disclose personal information about you or our former customers to anyone except as permitted by law. Examples of what is permitted by law include: disclosing personal information to affiliated or non-affiliated companies if it is necessary or helpful in completing a transaction, to report to consumer reporting agencies; to comply with government or court orders; to report an apparent crime; or if you give us your consent.

Marketing Disclosures

We also may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf. The third parties sign agreements with us that contain confidentiality provisions.

Security of Account Information

We restrict access to personal information about you to our employees and agents who have a need to know such information. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your personal information.

Changes to this Notice

We may amend this notice from time to time and will notify you of any amendments if required by applicable law.

Questions

If you have any questions regarding this Notice, you can write to us at 7777 Alvarado Road Suite 515 attn: Operations Administration, La Mesa, CA 91942 or call us at 1-800-722-5720.