

Consumer Loan Application

For questions regarding your application, call 800.722.5720.

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

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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
<input type="checkbox"/> ACCOUNT NO.: _____		
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:



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

WHAT DOES BORREGO SPRINGS BANK, N.A. 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: <ul style="list-style-type: none"> • <i>Social Security number and checking account information</i> • <i>Account balances and account transactions</i> • <i>Overdraft history and payment history</i> 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 Borrego Springs Bank, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does Borrego Springs Bank, N.A. share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or 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	No	We don't share
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



PRIVACY NOTICE UNDER FEDERAL LAW

Who we are

Who is providing this notice? Borrego Springs Bank, N.A.

What we do

How does Borrego Springs Bank, N.A. 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.

How does Borrego Springs Bank, N.A. collect my personal information? We collect your personal information, for example, when you

- *Open an account or deposit money*
- *Pay your bills or apply for a loan*
- *Use your credit or debit card*

We also collect your personal information from others, such as credit bureaus, affiliates, 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 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 nonfinancial companies.

- *Borrego Springs Bank, N.A. does not share with our affiliates.*

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

- *Borrego Springs Bank, N.A. does not share with non-affiliates so they can market to you.*

Joint Marketing A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *Borrego Springs Bank, N.A. doesn't jointly market.*

QUESTIONS? Call 800.722.5720 or go to www.borregospringsbank.com.