



CONSUMER LOAN APPLICATION

INSTRUCTIONS

Step 1: Complete the application on your computer with Acrobat Reader® or print and complete by hand.

Step 2: Return the completed application to United Republic Bank by submitting fax or mail:

Fax #: (402) 505-6929
 Mailing address:
 P.O. Box 540126
 Omaha, NE 68154-9772

Step 3: Once we receive your application, we will send you an e-mail alert to let you know that we have received it and that we will be sending you the appropriate account disclosures within three business days.

IMPORTANT APPLICANT 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.				FOR CREDITOR USE Date _____ Class No. _____ Account No. _____ Approved <input type="checkbox"/> By _____ Declined <input type="checkbox"/> By _____	
<input type="checkbox"/> Secured <input type="checkbox"/> Individual Credit - relying solely on my income or assets. <input type="checkbox"/> Unsecured <input type="checkbox"/> Individual Credit - relying on my income or assets as well as income or assets from other sources. <input type="checkbox"/> 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"/> Bi-monthly	PROCEEDS OF LOAN TO BE USED FOR <input type="checkbox"/> Overdraft Protection Line of Credit (\$5,000 maximum credit line) <input type="checkbox"/> Personal Line of Credit <input type="checkbox"/> Personal Loan <input type="checkbox"/> Auto Loan	

SECTION A - INDIVIDUAL APPLICANT INFORMATION

First Name	Middle Initial	Last Name	Date of Birth	No. of Dependents	Social Security No.
Current Street Address			City	State	Zip
<input type="checkbox"/> Own Home <input type="checkbox"/> Renting <input type="checkbox"/> Other			Yrs.	Time Here Mos.	Home Phone ()
Previous Street Address			City	State	Zip
Current Employer			City	State	Zip
Previous Employer			City	State	Zip
Name and Address of Nearest Relative not living with you			City	State	Zip
				Relationship	Phone ()

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.

First Name	Middle Initial	Last Name	Date of Birth	No. of Dependents	Social Security No.
Current Street Address			City	State	Zip
<input type="checkbox"/> Own Home <input type="checkbox"/> Renting <input type="checkbox"/> Other			Yrs.	Time Here Mos.	Home Phone ()
Previous Street Address			City	State	Zip
Current Employer			City	State	Zip
Previous Employer			City	State	Zip
Name and Address of Nearest Relative not living with you			City	State	Zip
				Relationship	Phone ()

SECTION C - INCOME

You do not have to reveal income from alimony, child support, or maintenance unless you wish to have it considered as a basis for repayment.

Gross Monthly Income (Primary Job)\$	Gross Monthly Income (Primary Job)\$	Other Gross Monthly Income \$	(Specify)
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SECTION D - 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 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)

SECTION H - CASH SURRENDER VALUE LIFE INSURANCE

Face Amount	Beneficiary	Company
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By signing below YOU CERTIFY, AGREE TO, OR AUTHORIZE THE FOLLOWING: 1) All information provided is true and complete as of the date of this application. 2) This application is the property of URB and need not be returned to you. 3) URB may verify the accuracy and completeness of all information from any source URB chooses. If you are married and applying for credit in your name alone, this authorization extends to verifying information about your spouse. 4) URB may answer questions from and furnish information to others about URB's credit experience with you. 5) If you are applying for a credit card or unsecured line of credit, you agree to be bound by the terms of the agreements for such credit, copies of which will be provided to you if this application is approved or if you request a copy before then. If you do not like those terms, immediately and before you use the account you will notify URB of your nonacceptance and the account will be closed. 6) If you are applying for a joint account, any device necessary to access the account may be sent to any one of the joint applicants and applicant will be responsible for delivering those devices to all applicants. 7) If you are applying for a joint account, that each of you will have the right to use the account up to the credit limit and each of you will be liable for all amounts owing on the account whether borrowed by you or the other applicant(s) and whether the borrowing is within or beyond the credit limit. 8) If you are applying for a joint account, your liability will be joint and several.

1. **X** _____
 Applicant's Signature Date

2. **X** _____
 Joint Applicant's Signature (if applicable) Date

Bank Use Only

Center #	United Republic Bank	Branch #		
Amount		Initial Fee	<input type="checkbox"/> Paid	<input type="checkbox"/> Financed
Approval	Compliance		A/P <input type="checkbox"/> Yes	<input type="checkbox"/> No



(402) 505-8500 • unitedrepublicbank.com
 P.O. Box 540126,
 Omaha, NE 68154-9772
(180th and Burke, 2 blocks south of West Dodge)



Member FDIC

03/08

OVERDRAFT PROTECTION LINE OF CREDIT

ACCOUNT-OPENING DISCLOSURE (NOT HOME-SECURED)

Interest Rate and Interest Charges	
APR for Cash Advances	16.000%
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.00 .
Paying Interest	You will be charged interest from the transaction date.

Fees	
Penalty Fees	If any required payment is more than 20 days late, then at Lender's option, Lender will assess a late payment charge of \$25.00 or 5% of the accrued interest past due, whichever is lesser.
<ul style="list-style-type: none">Late PaymentReturned Check	

How We Will Calculate Your Balance: We use a method called "Daily Balance." See your account agreement for more details.

Billing Rights: Information on your rights to dispute advances and how to exercise those rights is provided in your account agreement.

