



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:
 111 N. 181st Street
 Elkhorn, NE 68022

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		
<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) _____			Date _____ Class No. _____ Account No. _____ Approved <input type="checkbox"/> By _____ Declined <input type="checkbox"/> By _____		
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	Time Here Yrs. Mos.
<input type="checkbox"/> Own Home <input type="checkbox"/> Renting <input type="checkbox"/> Other					Home Phone ()
Previous Street Address		City	State	Zip	E-mail Address
Current Employer		City	State	Zip	Business Phone ()
Previous Employer		City	State	Zip	Position
Name and Address of Nearest Relative not living with you		City	State	Zip	Position
				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	Time Here Yrs. Mos.
<input type="checkbox"/> Own Home <input type="checkbox"/> Renting <input type="checkbox"/> Other					Home Phone ()
Previous Street Address		City	State	Zip	E-mail Address
Current Employer		City	State	Zip	Business Phone ()
Previous Employer		City	State	Zip	Position
Name and Address of Nearest Relative not living with you		City	State	Zip	Position
				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 E - ASSET AND DEBT INFORMATION

If Section B has been completed, this Section should be completed, give 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.

What is Owned

Bank Name and Account Number	Balance/Market Value
Checking	\$
Checking	
Savings or Certificate	
Savings or Certificate	
Money Fund	
Stocks and Bonds (Describe below)	
IRA	
Auto 1 (Year/Make)	
Auto 2 (Year/Make)	
Residence (Primary)	
Other Real Estate (Describe on reverse)	
Cash Surrender Value Life Insurance	
Other Assets (Describe)	
Total Assets	

Owed to Others

List all Outstanding Debts.	Present Balance	Monthly Payment
Auto Loan	\$	\$
Auto Loan		
Bank Credit Cards		
Bank Credit Cards		
Bank Credit Cards		
Other Loans		
First Mortgage or Rent		
Second Mortgage Holder		
Other Mortgages or Liens on Real Estate (Describe on reverse)		
Monthly Association Dues		
All unpaid taxes (Specify)		
Other obligations (Example: Medical Bills, Insurance Payments, Child Support, Alimony)		
Total Liabilities		
Net Worth (Assets - Liabilities)		

Are you a co-signer or a guarantor on any obligations not listed on this application?
 Have you had judgments, garnishments, or other legal proceedings against you?
 Have you ever had anything repossessed or declared bankruptcy?

Yes No
 Yes No
 Yes No

Please charge my URB checking account for each installment payment. Yes _____ (Please Print Account #)

If the answer to any of the above questions is yes, give details on a separate sheet of paper.

SECTION F - STOCKS AND BONDS

(If additional space is needed, attach a separate sheet of paper.)

No. of Shares Or Par Value	Description	Issued in Name of	Joint Tenancy Ten. In Common Comm. Property	Market Value
Are any of the above listed securities pledged to secure a debt? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, describe				Total Unlisted

SECTION G - OTHER REAL ESTATE

(I = Improved, U = Unimproved, R = Rental) (If additional space is needed, attach a separate sheet of paper.)

I U R	Address	Titles in Name of	Joint Tenancy Ten. In Common Comm. Property	Purchase Date	To Whom Payable	Cost	Estimated Value	Loan Balance	Monthly Payment
Totals									

Are any of the assets listed on this statement held under a trust agreement? Yes No Give details:

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 • unitedrepublic.bank
 111 N. 181st Street
 Elkhorn, NE 68022
(180th and Burke, 2 blocks south of West Dodge)



Member FDIC

OVERDRAFT PROTECTION LINE OF CREDIT

ACCOUNT-OPENING DISCLOSURE (NOT HOME-SECURED)

Interest Rate and Interest Charges	
APR for Cash Advances	16.000%^o
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.

