



MEMBER FDIC

CONSUMER LOAN APPLICATION

Northeast Branch
1248 Old Steese Hwy.
Fairbanks, AK 99701
(907) 374-7075
Fax: (907) 451-3505

University Branch
1380 University Ave.
Fairbanks, AK 99709
(907) 474-1770
Fax: (907) 451-3502

MAIN OFFICE
500 Fourth Ave.
P.O. Box 73880
Fairbanks, AK 99707
(907) 452-1751
Fax: (907) 451-3550

North Pole Branch
45 St. Nicholas Dr.
North Pole, AK 99705
(907) 488-4438
Fax: (907) 451-3503

Delta Branch
1680 Richardson Hwy.
Delta Junction, AK 99737
(907) 895-4350
Fax: (907) 451-3504



I am applying for: Individual Credit
 Joint Credit

Borrower Initials _____

Co-Borrower Initials _____

AMOUNT REQUESTED:	Type of Loan Requested: <input type="checkbox"/> Consumer Loan (Specify) _____ <input type="checkbox"/> Home Equity Line of Credit
TERM REQUESTED:	
Are you a depositor of Mt. McKinley Bank? <input type="checkbox"/> Yes <input type="checkbox"/> No	Would you like auto pay? <input type="checkbox"/> Yes <input type="checkbox"/> No

Borrower			Co-Borrower		
Full Legal Name			Full Legal Name		
Are you: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated			Are you: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated		
Mailing Address			Mailing Address		
City	State	Zip	City	State	Zip
Physical Address			Physical Address		
City	State	Zip	City	State	Zip
Home Phone	Cell	Work	Home Phone	Cell	Work
Date of Birth	Social Security No.		Date of Birth	Social Security No.	
Employer	Length of Employment		Employer	Length of Employment	
Position/Title	Gross Monthly Income		Position/Title	Gross Monthly Income	
Former Employer & Position	Years	Months	Former Employer & Position	Years	Months
Type and amount of other monthly income*			Type and amount of other monthly income*		

*Alimony, Child Support or Separate Maintenance do not need to be disclosed unless you wish to have them considered as part of your income.

Home Equity Line of Credit:

Subject Property Physical Address	Use of Property <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Rental
Legal Description	

REAL ESTATE OWNED (Include Subject Property)

NOTE: Attach additional sheet if necessary. Indicate in whose name the account is held **(A) APPLICANT (C) CO-APPLICANT (J) JOINT**

(A) (C) (J)	DESCRIPTION (HOME, LAND, ETC.)	MORTGAGE HOLDER	CURRENT VALUE	CURRENT BALANCE	RENTAL INCOME	MO. PAYMENT	TAXES/INS.

FINANCIAL STATEMENT

(A) (C) (J)	ASSETS	CURRENT VALUE	(A) (C) (J)	DEBT OUTSTANDING	MO. PAYMENT	BALANCE
	Cash in Mt. McKinley Bank			Total all Real Estate Loans		
	Cash in other Banks (Name of Bank)			Rent Payment		
				Auto Loan		
				Auto Loan		
				Credit Card (List)		
	Market Value of Stocks/Bonds					
	Total Current Value of Real Estate (See Real Estate Owned)					
	Automobile Yr. Make					
	Boat/Recreational Vehicle Yr. Make					
	Profit Sharing/Retirement					
	Other Assets (Describe)			Alimony/Child Support		
				Other Debt		
				TOTAL	\$	\$
	TOTAL	\$		Net Worth (Assets Minus Debt)	\$	\$
	Do you have any other credit applications pending?	<input type="checkbox"/> Yes <input type="checkbox"/> No		Are you party to a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	Do you have current or pending judgements against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No		Have you ever filed for Bankruptcy?	<input type="checkbox"/> Yes <input type="checkbox"/> No	

CUSTOMER IDENTIFICATION REQUIREMENTS

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify and record all information that identifies each person who opens an account. What this means for you: When you open an account, we will ask 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.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance programs; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: Federal Deposit Insurance Corporation, Consumer Response Center, 1100 Walnut St, Box #11, Kansas City, MO 64106

DISCLOSURE OF APPLICANTS RIGHT TO RECEIVE COPY OF APPRAISAL ON 1-4 UNIT RESIDENTIAL STRUCTURE

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost. Please include the following information: your name, mailing address, the type of loan application applied for, and the action taken on your application. Please send requests to:

Mt. McKinley Bank • Attn: Consumer Loans • P.O. Box 73880 • Fairbanks, AK 99707 • (907) 452-1751

I certify that all statements herein are true and complete and are submitted for the purpose of inducing you to extend credit. I acknowledge that Title 18, Section 1014 of the U.S. Code makes it a federal crime for anyone to make false statements for the purpose of inducing or influencing the action of a Bank or Federal Credit Union for any credit related purpose.

I expressly authorize Mt. McKinley Bank to obtain credit and employment history; authorizing any person, partnership, association, firm, corporation, or personnel office or officer to furnish information about me relevant to the evaluation of this application or any subsequent re-evaluation in the future.

Applicant's Signature

Date

Co-Applicant's Signature

Date

Mt. McKinley Bank

Customer Information Sheet

We require the following information on each signer:

- Name _____
- Date of birth _____
- Social Security Number _____
- Mother's Maiden Name and/or Pass Phrase _____
- Place of Birth _____
- Mailing Address _____
- Physical Address _____
- Home Phone Number _____
- Cell Phone Number _____
- Work Phone Number _____
- Employer Name _____
- Occupation/Title _____
- Contact email address(s) _____
- Gender _____
- NAICS Code _____

***Please provide us with a current legible copy of your photo identification.**

****For a customer that has an out of state ID, please provide us with two different current legible copies of identification.**

ACKNOWLEDGEMENT

Signing below authorizes Mt. McKinley Bank to make inquiries from any consumer reporting agency, including a check protection service, in connection with this account.

Signature:

Date:

Bank Use:

- ID information _____ 2nd ID info _____
_____ # _____
Issue Date _____ Issue Date _____
Expiration Date _____ Expiration Date _____