



MEMBER FDIC

CONSUMER LOAN APPLICATION

Northeast Branch
1248 Old Steese Hwy.
Fairbanks, AK 99701
(907) 374-7075
Fax: (907) 374-7077

University Branch
1380 University Ave.
Fairbanks, AK 99709
(907) 474-1770
Fax: (907) 474-1771

MAIN OFFICE
500 Fourth Ave.
P.O. Box 73880
Fairbanks, AK 99707
(907) 452-1751
Fax: (907) 451-4689

North Pole Branch
45 St. Nicholas Dr.
North Pole, AK 99705
(907) 488-4438
Fax: (907) 488-4742

Delta Branch
1380 Richardson Hwy.
Delta Junction, AK 99737
(907) 895-4350
Fax: (907) 895-4340



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 <input type="checkbox"/> Home Equity Fixed Rate Loan
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 Lines of Credit & Home Equity Fixed Rate Loans:

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

PLEASE ATTACH "INFORMATION FOR GOVERNMENT MONITORING PURPOSES" FORM WITH ALL HOME EQUITY FIXED RATE LOAN APPLICATIONS.

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		
	Market Value of Stocks/Bonds			Auto Loan		
				Credit Card (List)		
	Total Current Value of Real Estate (See Real Estate owned)					
	Automobile Yr Make					
	Automobile Yr Make					
	Boat/Recreational Vehicle Yr Make					
	Profit Sharing/Retirement					
	Other Assets (Describe)			Alimony/Child Support		
				Other Debt		
				Total	\$	\$
				Net Worth (Assets Minus Debt)	\$	\$
	Total	\$				
	Do you have 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 of 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 to me. I acknowledge that Title 18, Section 1014 of the U.S. Code makes it a federal crime for anyone to make false statements or reports or willfully overvalue property or securities for the purpose of inducing or influencing the action of a Bank or Federal Credit Union on an application for a loan, extension or renewal of the same, or for the acceptance, release, or substitution of collateral.

I expressly authorize Mt. McKinley Bank to obtain credit and employment history and to any person, partnership, association, firm, corporation, or personnel office or officer, upon your request, to furnish you information concerning me relevant to the review and evaluation of this application or any subsequent re-evaluation.

Applicant's Signature

Date

Co-Applicant's Signature

Date

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal government for certain types of loans related to a dwelling in order to monitor the lender’s compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information but are encouraged to do so. You may select one or more designations for “race”. The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish this information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

Applicant

I do not wish to furnish this information.

Sex

- Female
- Male

Ethnicity

- Hispanic or Latino
- Not Hispanic or Latino

Race or National Origin

- American Indian or Alaskan Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White

Co-Applicant

I do not wish to furnish this information

Sex

- Female
- Male

Ethnicity

- Hispanic or Latino
- Not Hispanic or Latino

Race or National Origin

- American Indian or Alaskan Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White

Signature Date

Signature Date

FOR BANK USE ONLY:

Complete this section ONLY if applicant or co-applicant elects not to provide this information and the application is taken in person:

Noted Ethnicity: Applicant _____ Co –Applicant _____
Noted Race: Applicant _____ Co – Applicant _____
Noted Sex: Applicant _____ Co – Applicant _____

I hereby certify that I have noted this information based on visual observation or surname.

Signature of Bank Employee Print Name of Bank Employee Date