



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 \_\_\_\_\_

<b>AMOUNT REQUESTED:</b>	<b>Type of Loan Requested:</b>
<b>TERM REQUESTED:</b>	<input type="checkbox"/> Consumer Loan (Specify) _____
Are you a depositor of Mt. McKinley Bank? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Home Equity Line of Credit
	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		
				<b>TOTAL</b>	\$	\$
	<b>TOTAL</b>	\$		<b>Net Worth (Assets Minus Debt)</b>	\$	\$
	<b>Do you have any other credit applications pending?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No		<b>Are you party to a lawsuit?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	<b>Do you have current or pending judgements against you?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No		<b>Have you ever filed for Bankruptcy?</b>	<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 \_\_\_\_\_
- Verbal Phone Password \_\_\_\_\_
- Security Question #1 (see next page) \_\_\_\_\_
- Security Question #2 (see next page) \_\_\_\_\_
- Mailing Address \_\_\_\_\_
- Physical Address \_\_\_\_\_
- Home Phone Number \_\_\_\_\_
- Cell Phone Number \_\_\_\_\_
- Work Phone Number \_\_\_\_\_
- Employer Name \_\_\_\_\_
- Occupation/Title \_\_\_\_\_
- Contact email address(s) \_\_\_\_\_
- Gender \_\_\_\_\_
- NAICS Code (For Businesses) \_\_\_\_\_
- Do you own an ATM? Yes \_\_\_ or No \_\_\_
- Do you have a Marijuana Related Business or Hemp license? Yes \_\_\_ or No \_\_\_

**\*Please provide us with a current legible copy of your photo identification. For customers that have an out of state ID, please provide us with two different current legible copies of identification.\***

### ACKNOWLEDGEMENT

All signers below authorize 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 info (type & #) \_\_\_\_\_

2<sup>nd</sup> ID info (type & #) \_\_\_\_\_

Issue Date: \_\_\_\_\_

Issue Date \_\_\_\_\_

Expiration Date: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

Update customer information on deposit accounts. Customer verification completed through loan process by: \_\_\_\_\_

# Security Questions

Please answer two of the following questions for us to verify you:

Name of High School

Father's Middle Name

School Mascot

Mother's Birth Month

Name of First Employer

Name of Elementary School

First Child's Middle Name

Pet's Name

Anniversary Date

City of Residence in 2000

First Car

Favorite Artist

Favorite Color

Favorite Hobby

Favorite Movie

Favorite Sports Team

Favorite Teacher