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(573) 635-4185 • (866) 649-5015
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1105 Grindstone Pkwy., Ste. 107
Columbia, Missouri 65201
(573) 442-1444 • (866) 649-5015
Fax (573) 442-1449

CREDIT LINE ACCOUNT APPLICATION

ACCOUNT NUMBER _____

Applicant Information

PRINT OR TYPE ALL INFORMATION

1. If You are applying for joint credit with Your Spouse/Co-Applicant, are relying on Your Spouse's income as a source of repayment for the credit requested or if You live in a community property state: (AZ, CA, ID, LA, NM, NV, TX, WA, WI) or Puerto Rico, complete the Spouse/Co-Applicant section and the following:

Married Separated Unmarried (Includes Single, Divorced and Widowed)

2. Married applicants can apply for individual credit. Indicate if You would like:
 Individual Credit Joint Credit with Your Spouse/Co-Applicant

3. Method of Payment:

Payroll Deduction Automatic Share Transfer Cash Payment

Definitions:

Whenever used in this application, the words "You" and "Your" refer to the Applicant(s) or Spouse/Co-Applicant and the words "We", "Us", and "Our" refer to the Lender.

Open-End Credit Applied For:

Signature Line of Credit - Limit Desired \$ _____

Closed-End Credit Applied For:

Type: _____

Amount Requested \$ _____ Length of Repayment Mos. _____

Purpose _____

Collateral Offered _____

APPLICANT

FIRST NAME	INITIAL	LAST NAME	JR./SR.
SOCIAL SECURITY NUMBER		DATE OF BIRTH (MM/DD/YY)	
STREET ADDRESS		APT. NO.	
CITY	STATE	ZIP	
AREA CODE AND HOME TELEPHONE NUMBER		CELL PHONE NUMBER	
E-MAIL ADDRESS			
<input type="checkbox"/> OWN	<input type="checkbox"/> RENT	HOW LONG AT ADDRESS?	MO. RENT OR MORTGAGE PMT.
<input type="checkbox"/> RELATIVE	<input type="checkbox"/> OTHER	YRS. M	
PERSONAL REFERENCES (NOT LIVING WITH YOU) NAME AND TELEPHONE NUMBER			

SPOUSE CO-APPLICANT CO-SIGNER

FIRST NAME	INITIAL	LAST NAME	JR./SR.
SOCIAL SECURITY NUMBER		DATE OF BIRTH (MM/DD/YY)	
STREET ADDRESS		APT. NO.	
CITY	STATE	ZIP	
AREA CODE AND HOME TELEPHONE NUMBER		CELL PHONE NUMBER	
E-MAIL ADDRESS			
<input type="checkbox"/> OWN	<input type="checkbox"/> RENT	HOW LONG AT ADDRESS?	MO. RENT OR MORTGAGE PMT.
<input type="checkbox"/> RELATIVE	<input type="checkbox"/> OTHER	YRS. M	
PERSONAL REFERENCES (NOT LIVING WITH YOU) NAME AND TELEPHONE NUMBER			

EMPLOYMENT AND INCOME

If self-employed, attach prior 2 years Federal income tax returns or retirement income verification.
* You need not list income from alimony, child support or separate maintenance payments unless You want it considered in evaluating this credit application.

NAME OF CURRENT EMPLOYER OR BUSINESS			
CURRENT JOB TITLE OR OCCUPATION		MONTHLY SALARY	
STREET ADDRESS			
CITY	STATE	ZIP	
AREA CODE AND EMPLOYER'S TELEPHONE NUMBER		HOW LONG WITH CURRENT EMP.?	
		YRS.	M
DESCRIPTION OF ANY OTHER INCOME		MONTHLY AMOUNT	

NAME OF CURRENT EMPLOYER OR BUSINESS			
CURRENT JOB TITLE OR OCCUPATION		MONTHLY SALARY	
STREET ADDRESS			
CITY	STATE	ZIP	
AREA CODE AND EMPLOYER'S TELEPHONE NUMBER		HOW LONG WITH CURRENT EMP.?	
		YRS.	M
DESCRIPTION OF ANY OTHER INCOME		MONTHLY AMOUNT	

OPTIONAL CREDIT INSURANCE An appropriate application/disclosure will be furnished at the time Your credit is approved.

Credit Life and/or Credit Disability Insurance are not required to obtain credit under this plan and, for Credit Line Accounts, will be included only if requested immediately below by the APPLICANT. The insurance rates for Credit Line Accounts are shown below. For Credit Line Accounts, the insurance charge is calculated each month by multiplying the outstanding balance of the Account on the last day of that month by the rate shown. For Closed-End loans, the total insurance premium will be calculated and disclosed to You separately.

Monthly Premium Rates per \$1000 of Outstanding Balance for Credit Line Accounts - You must CHECK ONE OR MORE of the boxes below.

CREDIT LIFE: Single Coverage - \$_.092___ Yes No Joint Coverage - \$_.138___ Yes No
CREDIT DISABILITY: Single Coverage - \$_.171___ Yes No

Closed-End Loan Applicants - You must CHECK ONE OR MORE of the boxes below.

You are interested in Credit Disability - single coverage You are interested in Credit Life Insurance - single coverage joint coverage
You are not interested in Credit Insurance

NOTE: For Closed-End loans, an appropriate disclosure will be furnished if Your credit is approved. If this application is for a Credit Line Account and You are applying for Credit Insurance, You authorize Us to add the required premiums to Your Account, charge a Finance Charge on the premiums at the rate which applies to Your Account, and forward such premiums to the Insurance Company.

SIGNATURE OF APPLICANT X _____

SIGNATURES

You warrant the truth of the above information and You realize that it will be relied upon by Us in deciding whether or not to grant the credit applied for. You hereby authorize Us, Our employees and agents to investigate and verify any information provided to Us by You. If this application is for any open-end credit contained in Our Credit Line Account Program, You agree and understand that if approved, You are contractually liable according to the applicable terms of the Credit Line Account Agreement and Disclosure. You will receive a copy of that Agreement no later than the time of Your first credit advance and You promise to pay all amounts charged to Your Account according to its terms. If this is a joint application, You agree that such liability is joint and several. You authorize Us to accept Your facsimile signatures on this application and agree that Your facsimile signature will have the same legal force and effect as Your original signature. You assume any risk that may be associated with permitting Us to accept Your facsimile signature.

You hereby acknowledge Your intent to apply for joint credit _____
Applicant's Initials _____ Co-Applicant's Initials _____

APPLICANT SIGNATURE	DATE	SPOUSE/CO-APPLICANT/CO-SIGNER SIGNATURE	DATE
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