



Home Office
101 West Main St
Mascoutah, IL 62258
Fax # 618-566-4688
Phone # 618-566-2343

Branches
New Baden, IL 62265 618-588-3527
Lebanon, IL 62254 618-537-6779

ITEMS NEEDED TO PROCESS YOUR CONSUMER/AUTO LOAN APPLICATION

In order to best serve your needs and most efficiently process your request, please complete, sign and date the application and related documents, and submit with the following supporting documents. I only need copies of the following documents. If you do not have a copy machine, I will be happy to make copies for you and return your originals.

- Copy of dealer worksheet or vehicle details such as make, model, year, mileage and options. (if purchasing)
- Copy of title. (if refinancing)
- Copy of 2 most recent pay stubs
- Copy of 2 years Tax Return and W-2's
- Copy of retirement income statement showing amount you will receive (if applicable)
- Other income/expense: rental income, alimony, child support and/or etc **(This information is voluntary)** (if applicable)
- Information on current loan, copy of statement or coupon (if refinancing)
- Name and phone # of automobile insurance company/agent

Thanks for considering First Federal Savings Bank

Institution NMLS ID #641291

1-888-415-3279





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Consumer Loan Application

Credit Requested				Collateral Offered			
Amount Requested		# of Payments		Preferred Payment Day		<input type="checkbox"/> Real Estate <input type="checkbox"/> Deposit Account/Investments <input type="checkbox"/> Titled/Vehicle <input type="checkbox"/> Other <input type="checkbox"/> Unsecured	
Description of Collateral Offered							
Purpose of Credit Request							
Loan Type (i.e. Installment, Credit Line)				Credit Requested is: <input type="checkbox"/> A HELOC <input type="checkbox"/> A Home Equity Loan <input type="checkbox"/> A Home Improvement Loan			
APPLICANT				CO-APPLICANT			
If the Applicant is married, he or she may apply for individual credit							
Applicant's Role <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Co-Signer				Applicant's Role <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Co-Signer			
Name				Name			
Date of Birth		SSN		Date of Birth		SSN	
Driver's Lic. #		Exp. Date		Driver's Lic. #		Exp. Date	
Home Street Address			Yrs/Mos	Home Street Address			Yrs/Mos
City, State, Zip		County		City, State, Zip		County	
Home Phone		Cell Phone		Home Phone		Cell Phone	
Email Address				Email Address			
# of Dependents		Ages of Dependents		# of Dependents		Ages of Dependents	
Previous Address (if current less than 2 years)			Yrs/Mos	Previous Address (if current less than 2 years)			Yrs/Mos
City, State, Zip				City, State, Zip			

First Federal Savings Bank of Mascoutah

Employment Information – Applicant				Co - Applicant			
Business Name/Employer		<input type="checkbox"/> Self - Employed		Business Name/Employer		<input type="checkbox"/> Self - Employed	
Business/Employer Address				Business/Employer Address			
City, State, Zip				City, State, Zip			
Business Phone #		Monthly Income		Business Phone #		Monthly Income	
Position/Title		From	To	Position/Title		From	To
Business Name/Employer		<input type="checkbox"/> Self - Employed		Business Name/Employer		<input type="checkbox"/> Self - Employed	
Business/Employer Address				Business/Employer Address			
City, State, Zip				City, State, Zip			
Business Phone #		Monthly Income		Business Phone #		Monthly Income	
Position/Title		From	To	Position/Title		From	To
Personal References – Applicant				Co - Applicant			
Name		Relationship		Name		Relationship	
Address		Phone		Address		Phone	
Name		Relationship		Name		Relationship	
Address		Phone		Address		Phone	
Name		Relationship		Name		Relationship	
Address		Phone		Address		Phone	

First Federal Savings Bank of Mascoutah

About Your Existing Loans and Accounts					
<input type="checkbox"/> Rent Home		<input type="checkbox"/> Own Home in the following names:			
Monthly Payment/Rent \$	Purchase Price	Date Purch	Present Value	Original Loan Amount	Current Loan Balance
Name and Address of Mortgage Holder or Landlord					
Name of My Financial Institution			Checking Account #	Savings Account #	
Other Income (IF Any) – Indicate Monthly Values (Alimony, Child Support or Separate Maintenance Income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation).					
Interest/Dividends \$	Rental Income \$	Other Income \$		Describe "Other Income" Source	
Assets			Loans or Other Obligations		
Category	Value	Category	Amt Owed	Monthly Payment	
Cash/Deposits	\$				
Stocks or Bonds	\$				
Automobiles	\$	Auto Loans	\$	\$	
Real Estate	\$	Real Estate Loans	\$	\$	
Life Insurance (Face Value: \$)	\$	Life Insurance Loans	\$	\$	
Retirement Funds	\$	Credit Card Debt	\$	\$	
Other Assests	\$	Other Obligations	\$	\$	
Total Assests		Total Liabilities		\$	
			Net Worth		\$
Questions					
Applicant	Co-Applicant		Explanation (Please use an additional sheet if necessary)		
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO		Are there any outstanding judgements against you?		
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO		Have you ever been declared bankrupt?		
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO		Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO		Are you a party to a lawsuit?		
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO		Are you obligated on any loan resulting in judgement, foreclosure or title transfer?		
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO		Are you delinquent, in default on any Federal debt, financial obligation, bond, or loan guarantee?		
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO		Are you obligated to pay alimony, child support or separate maintenance?		
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO		Is any part of the down payment borrowed?		
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO		Are you a co-maker or an endorser on a loan?		
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO		Have you ever had merchandise repossessed?		
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO		Have you ever been denied credit with us?		
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO		Are you a U.S. Citizen?		
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO		If no, are you a resident alien?		
<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO		If no, are you a non-resident alien?		

FACTS**WHAT DOES FIRST FEDERAL SAVINGS BANK OF MASCOUTAH DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and account balances ▪ Payment history and overdraft history ▪ Account transactions and wire transfer instructions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Federal Savings Bank of Mascoutah chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Federal Savings Bank of Mascoutah share?	Can you limit this sharing?
For our everyday business purposes— Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes— To offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	WE DON'T SHARE
For our affiliates' everyday business purposes— Information about your transactions and experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes— Information about your creditworthiness	NO	WE DON'T SHARE
For our affiliates to market to you	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

Questions? Call (618)566-2343 or go to www.firstfederalmascoutah.com



What we do	
How does First Federal Savings Bank of Mascoutah protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does First Federal Savings Bank of Mascoutah collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account or deposit money ▪ Pay your bills or apply for a loan ▪ Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>First Federal Savings Bank of Mascoutah has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>First Federal Savings Bank of Mascoutah does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>First Federal Savings Bank of Mascoutah doesn't jointly market.</i>



CERTIFICATION AND AUTHORIZATION

Applicant:

Lender: FIRST FEDERAL SAVINGS BANK OF MASCOUTAH
101 WEST MAIN STREET
PO BOX 140
MASCOUTAH, IL 62258
(618) 566-2343

CERTIFICATION

To FIRST FEDERAL SAVINGS BANK OF MASCOUTAH ("LENDER"):

1. Applicant (and co-applicant, if applicable), _____, has applied for a loan from Lender. In applying for the loan, Applicant provided to Lender various information about Applicant and the requested loan, such as the amount and source of any down payment, income information, and assets and liabilities. Applicant certifies that all of the information is true and complete. Applicant made no misrepresentations to Lender, nor did Applicant omit any important information.
2. Applicant must understand and agree that Lender may verify any information provided to Lender concerning Applicant's application, including, but without limitation, verifications from financial institutions of the information provided.
3. Applicant fully understands that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. Applicant has applied for a loan from FIRST FEDERAL SAVINGS BANK OF MASCOUTAH ("Lender"). As part of the application process, Lender, any insurer of the loan and any collateral title insurer may verify information Applicant provided to Lender either before or after the loan is closed.
2. Applicant authorizes you to provide to Lender, to any investor to whom Lender may sell Applicant's loan, and to any insurer of the loan any and all information and documentation that they may request. Such information may include, but is not limited to, income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Lender, any investor that purchases the loan, and any insurer of the loan may address and send this authorization to any person or company named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to FIRST FEDERAL SAVINGS BANK OF MASCOUTAH, to any investor that purchases the loan, and to any insurer of the loan is appreciated.

AUTHORIZATION TO FILE FINANCING STATEMENT

Applicant hereby authorizes Lender to file the appropriate Financing Statements for the following collateral prior to executing a security agreement, pledge, or control agreement: _____

APPLICANT:

X _____ X _____
Applicant Date Co-Applicant Date