

Consumer Loan Application

IMPORTANT APPLICATION INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances, we may use outside sources to confirm this information. The information you provide is protected by our privacy policy and federal law.

- Individual Credit** – Applying for credit in your own name and relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested.
- Individual Credit** – Applying for credit in your own name but relying on income from alimony, child support or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested.
- Joint Credit** – Applying for joint credit with another person (Please complete **Co-Borrower** section on reverse.)
- NOTICE – JOINT CREDIT: We intend to apply for joint credit.** _____ (please initial here)
- Are you engaged in Money Services?** Yes No (If “Yes”, complete MSB questionnaire)

Date: _____ **Amount: \$** _____ **# of Months** _____

Purpose of Loan: _____

Borrower Personal Information			
Borrower's Name		Date of Birth	Social Security Number
Residential Address (street, city, state, zip)		Mailing Address, if different from Residential Address	
<input type="checkbox"/> Own <input type="checkbox"/> Rent	Number of Years _____	Marital Status – Complete only if: <i>Applying for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested.</i>	
Previous Address (street, city, state, zip)		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)	
Home Phone	Cell Phone	Business Phone	E-Mail Address
Existing RNB Account Number	New RNB Relationship? <input type="checkbox"/> Check if YES	For Non-US Person, ID # _____ <input type="checkbox"/> SSN <input type="checkbox"/> ITIN <input type="checkbox"/> EIN <input type="checkbox"/> Alien ID Card # _____ <input type="checkbox"/> Passport # / Country of Issue: _____	

Borrower Nearest Relative Information		
Name of Nearest Relative (<i>not living with you</i>)	Relationship	Home Phone
		Cell Phone
Residential Address (street, city, state, zip)	Mailing Address, if different from Residential Address	

Borrower Employment Information		
Occupation	Employer	Number of Years
Physical Address (street, city, state, zip)	Mailing Address, if different from Physical Address	

Borrower Net Income (Take Home)	
Wages (Please attach a paystub or copy of direct deposit)	Check One: <input type="checkbox"/> Weekly <input type="checkbox"/> Biweekly <input type="checkbox"/> Monthly \$
Alimony, Child Support or separate maintenance income (not required if you do not wish to have it considered as a basis for repaying the obligation)	Check One: <input type="checkbox"/> Weekly <input type="checkbox"/> Biweekly <input type="checkbox"/> Monthly \$
Other (Please specify all sources. i.e.: social security or self-employment) <i>Proof of income may be required</i>	Check One: <input type="checkbox"/> Weekly <input type="checkbox"/> Biweekly <input type="checkbox"/> Monthly \$

Borrower Debts		
Debts	Owed To	Required Monthly Payment
Mortgage/Rent		\$
Lot Rent		\$
FHA/VA/Farm Credit		\$
Credit Cards		\$
Vehicle Loan		\$
Student Loans		\$
Other Obligations (e.g. Liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary)		\$

Collateral				
Description of Collateral:				
Year:	Make:	Model:		
Purchase Price \$ (-)	Trade Allowance \$ (+)	Closeout on Vehicle Traded \$ (=)	Total Amount to Finance \$	

FACTS**WHAT DOES RANDOLPH NATIONAL BANK
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 overdraft history • Account balances and credit history • Payment history and account transactions <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 Randolph National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Randolph National Bank 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 nonaffiliates to market to you	No	We don't share

Questions?	Call 802-728-9611 or go to www.rnbvt.com
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Who we are	
Who is providing this notice?	Randolph National Bank
What we do	
How does Randolph National Bank 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 Randolph National Bank 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 • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, and 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>Randolph National Bank 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>Randolph National Bank 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>Randolph National Bank doesn't jointly market.</i>
Other important information	
We do not share medical or health information about you with anyone except to process transactions or to provide services you have requested or initiated, such as insurance products.	