



We're putting "Friendly" back into banking.
Member FDIC

ITEMS REQUIRED TO PROCESS LOAN REQUEST

Please return all applicable items with your application:

___ **Completed Application**---Fill in all the blanks as much as possible, sign the application along with any other disclosures attached to the application.

___ **Proof of Income**---Last 2 months of Check Stubs or
Last year's Tax Return or
Last 2 months of Bank Statements if you get Direct Deposit

___ **Proof of Identification**--- Copy of Driver License
Copy of Social Security

___ **Proof of Insurance**---Will be required once approved.

___ **PURCHASE**: Copy of Sales Order or Sales Contract

___ **REFINANCING**: Collateral description, 10 day Payoff Statement from other Bank

I am aware that:

- * All applicable documentation asked for is required to process this request.
- * You may ask me for additional documents and/or updates on documents already in file.
- * You will require current insurance coverage on any collateral being pledged.
- * At closing, I will need to have all the information required before any funds will be disbursed.

Name	Date	Name	Date
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We're putting "Friendly" back into banking

TEJAS BANK
PO BOX 140
MONAHANS, TX 79756
PH: 432-943-4230
FAX: 432-943-4532

Credit Application

Important Information to Applicant(s). To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a loan or opens an account. What this means for you. When you apply for a loan or open an account, we will ask for 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. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law. **Read each instruction carefully before completing this form.**

Creditor
("You" means Applicant, *et al*; and "We" means Creditor)

Account No.	Class No.	Date Received
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1. Type of Application

Check only one of the three types:

- ☐ Individual Credit - You are relying solely on your income or assets.
- ☐ Individual Credit - You are relying on my income or assets as well as income or assets from other sources.

☐ Joint Credit - By initialing below, you intend to apply for "joint credit".

Applicant _____ Joint Applicant _____

2. Type of Requested Credit

Application Date	Amount \$	Financing Type <input type="radio"/> New <input type="radio"/> Refinance	No. of Months	Repayment Interval <input type="radio"/> Monthly <input type="radio"/>	First Payment Date
Credit Type <input type="radio"/> Loan	Loan Purpose <input type="radio"/> Agricultural <input type="radio"/> Business <input type="radio"/> Consumer	Security for Credit <input type="radio"/> Unsecured <input type="radio"/> Secured	Proceeds of Credit to Be Used for: <input type="radio"/> To purchase property that will secure my credit <input type="radio"/> Other (describe):		

Applicant

3. Applicant Information

Joint Applicant or Other Party

Full Name (First, Middle, Last)			Full Name (First, Middle, Last)		
Soc Sec No.	Date of Birth	DL / ID No.	Soc Sec No.	Date of Birth	DL / ID No.
State Issued By	Issue Date	Expiration Date	State Issued By	Issue Date	Expiration Date
Primary Phone	Cell Phone		Primary Phone	Cell Phone	
Email Address:			Email Address:		
Present Address <input type="radio"/> Own <input type="radio"/> Rent <input type="radio"/> No. of Yrs.:			Present Address <input type="radio"/> Own <input type="radio"/> Rent <input type="radio"/> No. of Yrs.:		
Previous Address <input type="radio"/> Own <input type="radio"/> Rent <input type="radio"/> No. of Yrs.:			Previous Address <input type="radio"/> Own <input type="radio"/> Rent <input type="radio"/> No. of Yrs.:		
Dependents No.: Ages:			Dependents No.: Ages:		
Nearest Relative (not living with you)			Nearest Relative (not living with you)		
Name:			Name:		
Address:			Address:		
Telephone: <input type="radio"/> Cell			Telephone: <input type="radio"/> Cell		
Your Relationship to us (or our affiliate)			Your Relationship to us (or our affiliate)		
<input type="radio"/> None <input type="radio"/> Employee <input type="radio"/> Insider (Shareholder, Director, Officer)			<input type="radio"/> None <input type="radio"/> Employee <input type="radio"/> Insider (Shareholder, Director, Officer)		
Have you ever received credit from us? <input type="radio"/> Yes <input type="radio"/> No			Have you ever received credit from us? <input type="radio"/> Yes <input type="radio"/> No		
If yes, when: office/branch:			If yes, when: office/branch:		

Applicant	9. Marital Status	Joint Applicant or Other Party
Leave blank, unless: (1) the credit will be secured, or (2) you reside in a community property state, or (3) you are relying on property, located in a community property state, as a basis for repayment.		Leave blank, unless: (1) the credit will be secured, or (2) you reside in a community property state, or (3) you are relying on property, located in a community property state, as a basis for repayment.
<input type="checkbox"/> Married (as defined by state law; incl. domestic partnership, civil union) <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, widowed)		<input type="checkbox"/> Married (as defined by state law; incl. domestic partnership, civil union) <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, widowed)

10. Additional Information or Explanations

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11. Notices

California Residents. Each applicant, if married, may apply for a separate account.
New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.
Ohio Residents. The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.
Texas Residents. The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.
Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes § 766.59 or a court decree under Wisc. Statutes § 766.70 adversely affects the interests of the Creditor unless the Creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the Creditor is incurred. For Married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the Creditor may be required by law to give notice of this transaction to my spouse.

12. Certifications, Authorizations and Signatures

You certify that everything you have stated in this Credit Application and on any other documents submitted to us are true and correct to the best of your knowledge. You understand that you must update the information contained in this Credit Application if either your financial condition materially changes or we make a request to you orally or in writing. You understand that we will retain this Credit Application whether or not it is approved.
You authorize us to request one or more consumer reports, to check and verify your credit and employment history, and to answer questions others may ask us about our credit experience with you.
You authorize us to contact you using any of your telephone numbers - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of prerecorded/artificial voice messages or an automatic dialing device.
<input type="checkbox"/> Electronic Signature. If checked, You further agree that you have signed this <i>Credit Application</i> with one or more electronic signatures. You intend your electronic signature to have the effect of your written ink signature. You viewed and read the entire <i>Credit Application</i> and notices before you signed it. You received a paper copy of this <i>Credit Application</i> after it was signed. You understand that this <i>Credit Application</i> is in the electronic form that we will keep. We may rely on, and enforce, this <i>Credit Application</i> in the electronic form or as a paper version of the electronic form.

Applicant Signature	Date	Joint Applicant, or Other Party, Signature	Date
(if applicable)			

Notice: It is a federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code § 1001, *et seq.*

Mortgage Loan Originator Information

If this <i>Credit Application</i> is secured by a consumer's residential dwelling that is owned by you, we may be required under federal or state law to disclose our mortgage loan origination identification number(s), which are as follows, if applicable:
<input type="checkbox"/> Mortgage Loan Originator Name and Identifier: <input type="checkbox"/> Mortgage Loan Origination Company Name and Identifier:

For Creditor Use

Date Received	Received By	Date Action Taken	Action Taken By	Action Taken	Reason Code(s)



REGULATION B-NOTICE OF INTENT TO APPLY FOR JOINT CREDIT

APPLICANT:

(Print or type Applicant Name)

(Print or type Applicant Name)

LENDER:

TEJAS BANK

PO BOX 140

MONAHANS TX 79756

NOTICE. We intend to apply for joint credit.

ACKNOWLEDGEMENT. By signing below, we acknowledge the intention to apply for joint credit on

_____, 20____.

Applicant Signature

Applicant Signature

Covered Borrower Identification Statement

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, we require you to **check and sign** one of the following statements as applicable:

- ☐ I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer.

X _____
Date

- ☐ I AM a dependent of a member of the Armed Forces on active duty as described above, because I am the member's spouse, the member's child under the age of eighteen years old, or I am an individual for whom the member provided more than one-half of my financial support for 180 days immediately preceding today's date.

X _____
Date

OR

- ☐ I AM NOT a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or dependent of such a member).

X _____
Date

Warning: It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.

FACTS**WHAT DOES TEJAS 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and [income]
- [account balances] and [payment history]
- [credit history] and [credit scores]

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 **Tejas Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Tejas 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 our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?

Call 432-639-2543 or 432-943-4230 or go to www.mytejasbank.com

What we do

How does Tejas 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 Tejas Bank collect my personal information?

We collect your personal information, for example, when you

- [open an account] or [deposit money]
- [pay your bills] or [apply for a loan]
- [use your credit or debit card]

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial or nonfinancial companies.

- *Tejas Bank has no affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial or nonfinancial companies.

- *Tejas Bank does not share with non-affiliates so they can market to you*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Tejas Bank doesn't jointly market*

Other Important Information

For Texas Customers. The Tejas Bank is chartered, licensed or registered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Tejas Bank also engages in the business of selling stored value cards as an agent for TIB The Independent Bankers Bank, which is licensed under the laws of Texas and is subject to regulatory oversight by the Texas Department of Banking.

After first contacting Tejas Bank, if you still have an unresolved complaint regarding the company's stored value card activity, please direct your complaint to the Texas Department of Banking.

Any Consumer wishing to file a complaint against Tejas Bank should contact the Texas Department of Banking through one of the means indicated below:

Texas Department of Banking
2601 North Lamar Boulevard
Suite 300
Austin, Texas 78705-4294

Toll Free: (877) 267-5554
Fax No. (512) 475-1313
E-mail: consumer.complaints@dob.texas.gov