



The Friendly Difference

ITEMS REQUIRED TO PROCESS LOAN REQUEST

Please return all applicable items with your application:

___ **Completed Application**---Complete the application in its entirety. Sign the application along with any other disclosures attached to the application.

___ **Proof of Income**---Please provide one of the following:

- Last two months of check stubs
- Last year's tax return

___ **Proof of Identification**--- Please provide the following:

- Copy of Photo Identification Card
- Copy of Social Security Card

I am aware that:

- All applicable documentation requested 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.

Applicant's Signature

Date

Joint Applicant's Signature

Date

Applicant		Employment Information				Joint Applicant	
Current Employer		Current Employer					
Name: _____		Name: _____					
Address: _____		Address: _____					
Position: _____ Gross Monthly Salary: _____		Position: _____ Gross Monthly Salary: _____					
Manager: _____ Phone: _____		Manager: _____ Phone: _____					
Previous Employer		Previous Employer					
Name: _____		Name: _____					
Address: _____		Address: _____					
Position: _____ Gross Monthly Salary: _____		Position: _____ Gross Monthly Salary: _____					
Manager: _____ Phone: _____		Manager: _____ Phone: _____					
Applicant		Other Income				Joint Applicant	
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.		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.					
Alimony, child support, separate maintenance received under:		Alimony, child support, separate maintenance received under:					
____ Court order ____ Written agreement ____ Oral Understanding		____ Court order ____ Written agreement ____ Oral Understanding					
Other Income:		Other Income:					
\$ _____ per month Source: _____		\$ _____ per month Source: _____					
Is any income listed above likely to be reduced before the credit is paid off:		Is any income listed above likely to be reduced before the credit is paid off:					
____ Yes (Explain below) ____ No		____ Yes (Explain below) ____ No					
Explanation: _____		Explanation: _____					
_____		_____					
_____		_____					
Applicant		Other Obligations				Joint Applicant	
____ Yes (Explain below) ____ No		Are you a co-maker, endorser, co-signer, surety, or guarantor on any loan, contract or other obligation?		____ Yes (Explain below) ____ No			
Amount: _____ To whom: _____				Amount: _____ To whom: _____			
____ Yes (Explain below) ____ No		Are there any unsatisfied judgments against you?		____ Yes (Explain below) ____ No			
Amount per month: _____ To whom: _____				Amount per month: _____ To whom: _____			
____ Yes (Explain below) ____ No		Have you been declared bankrupt in the last 10 years?		____ Yes (Explain below) ____ No			
Year: _____ Where: _____				Year: _____ Where: _____			
____ Yes (Explain below) ____ No		Are you obligated to make Alimony, Support, or Maintenance payments?		____ Yes (Explain below) ____ No			
Amount per month: _____ To whom: _____				Amount per month: _____ To whom: _____			
Applicant		Marital Status				Joint Applicant	
Leave blank, unless:		Leave blank, unless:					
(1) the credit will be secured, or		(1) the credit will be secured, or					
(2) you reside in a community property state, 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.		(3) you are relying on property, located in a community property state, as a basis for repayment.					
____ Married (as defined by state law; incl. domestic partnership, civil union)		____ Married (as defined by state law; incl. domestic partnership, civil union)					
____ Separated		____ Separated					
____ Unmarried (including single, divorced, widowed)		____ Unmarried (including single, divorced, widowed)					
Certifications, Authorizations, and Signatures							
<p>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 the 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.</p> <p>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.</p> <p>You authorize us to contact you using any of the 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 automatic dialing device.</p> <p>____ Electronic Signature. If checked, you further agree that you have signed this Credit Application 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 Credit Application and notices before you signed it. You received a paper copy of this Credit Application after it was signed. You understand that this Credit Application is in the electronic form that we will keep. We may rely on, and enforce, this Credit Application in the electronic form or as a paper version of the electronic form.</p>							
Applicant Signature		Date		Joint Applicant, or Other Party, Signature		Date	
_____		_____		_____		_____	
<p>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.</p>							
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 for 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:

Please check and sign one of the following:

- 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 _____
Signature(s) 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 _____
Signature(s) Date

- 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 _____
Signature(s) 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 432-943-4230 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?	<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 debit card] <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 non-affiliates 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>Tejas 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>Tejas Bank does not share with non-affiliates 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>Tejas Bank doesn't jointly market</i>

Other important information	
<p>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 BankersBank, which is licensed under the laws of Texas and is subject to regulatory oversight by the Texas Department of Banking.</p> <p>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.</p> <p>Any Consumer wishing to file a complaint against Tejas Bank should contact the Texas Department of Banking through one of the means indicated below:</p> <p>Texas Department of Banking 2601 North Lamar Boulevard Suite 300 Austin, Texas 78705-4294</p> <p>Toll Free: (877) 267-5554 Fax No. (512) 475-1313 E-mail: consumer.complaints@dob.texas.gov</p>	