

## **ITEMS REQUIRED TO PROCESS LOAN REQUEST**

Please return all applicable items with your application:

<u>Completed Application</u>---Complete the application in its entirety. Sign the application along with any other disclosures attached to the application.

<u>**Proof of Income**</u>---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



Tejas Bank PO Box 140 Monahans, TX 79756 Ph: (432)943-4230 Fax: (432)943-4532

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

Type of Application

# **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.

Individual Credit – you are relying solely on your income or assets.				to confirm the information privacy policy and federal I <i>Please read instructions co</i>	aw.		
Individual Credit – you are relying on your income or assets as well as income/assets from other sources.						completing	
Joint Credit – applicants must sign Intent to Apply for Joint			Account No.	For internal CIF N		Date Received	
Credit on page 4 on application				-	-		
			Type of I	Requested Credit			
Application Date: Amount Requested:				Term:		(n	nonths, days, etc.)
Preferred First Payment Date: Proceeds of credit to be used for:							
Loan Purpose: Agricultural Business Consumer							
Security for Credit: Unsecured Secured If Secured, list collateral here:							
Additional Collateral: _							
Collateral Owner Name	e(s):						
Applicant Applicant(s) In Full Name (First, Middle, Last)				(s) Information Full Name (First, Middle, Las	st)		Joint Applicant
Social Security Number	Date of Birth		DL / ID No.	Social Security Number	Date of Bi	rth	DL / ID No.
State Issued By	Issue Date		Expiration Date	State Issued By	Issue Date	9	Expiration Date
Cell Phone	Phone Work Phone		ne	Cell Phone	Cell Phone Work Phone		
Email Address			Email Address	Email Address			
Present Address OwnRent No. of Years:			Present Address		OwnI	Rent No. of Years:	
Previous Address OwnRent No. of Years:			Previous Address		OwnI	Rent No. of Years:	
Dependents				Dependents			
No: Ages:			No: Ages:	:			
Nearest Relative (not living with you)         Name:       Telephone:			Nearest Relative ( <i>not living v</i> Name:	Nearest Relative (not living with you)           Name:         Telephone:			
Address:			Address:				
Your Relationship to us:				Your Relationship to us:			
NoneEmployeeInsider (Shareholder, Director, Officer)N				NoneEmploye	eeIns	ider (Sharehold	er, Director, Officer)
Have you ever received credit from us?				Have you ever received cred	lit from us?		
YesNo If yes, when:				YesNo	If yes, when:		

Applicant		Employment In	nformation		Joint Applicant	
Current Employer			Current Employer			
Name:			Name:			
Address:	\ddress:					
Position:	Gross Monthly Salary:			Position: Gross Monthly Salary:		
Manager:	Manager: Phone:			Manager: Phone:		
Previous Employer			Previous Employer			
Name:			Name:			
Address:			Address:			
Position:	Gross Monthly	/ Salary:	Position: Gross Monthly Salary:			
Manager:	Phone		Manager: Phone: Income Joint Applicant			
•••	parate maintenance income need			eparate maintenance income nee		
not wish to have it considered	d as a basis for repaying this oblining the solid of the second	•	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:			
Court order W	/ritten agreementOral Und	derstanding	Court order	Written agreementOral Ur	nderstanding	
Other Income:			Other Income:			
\$ per month	Source:		\$ per mon	th Source:		
Is any income listed above like	ly to be reduced before the cred	t is paid off:	Is any income listed above li	kely to be reduced before the crea	dit is paid off:	
Yes (Explain below)	No		Yes (Explain below)	No		
Explanation:			Explanation:			
Applicant		Other C	Obligations		Joint Applicant	
Yes (Explain below)	No		orser, co-signer, surety, or	Yes (Explain below)	No	
Amount:	To whom:	guarantor on any loan, co	ntract or other obligation?	Amount: T	o whom:	
Yes (Explain below)	No	Are there any unsatisfied	l 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 ba	nkrupt in the last 10 years?	Yes (Explain below)	No	
Year: Wi	nere:			Year: When	re:	
Yes (Explain below)	No	Are you obligated to ma	ake Alimony, Support, or	Yes (Explain below)	No	
Amount per month:	To whom:	Maintenanc	e payments?	Amount per month:	To whom:	
Applicant		Marita	l Status		Joint Applicant	
Leave blank, unless:			Leave blank, unless:			
<ul><li>(1) the credit will be</li><li>(2) you reside in a co</li></ul>	secured, or mmunity property state, or		<ol> <li>the credit will be secured, or</li> <li>you reside in a community property state, or</li> </ol>			
	rinding property state, or property, located in a communit	v property state, as a basis	<ul> <li>(2) you reside in a community property state, or</li> <li>(3) you are relying on property, located in a community property state, as a basis</li> </ul>			
for repayment.		·, · · · · · · · · · · · · · · · · · ·	for repayment.			
_ ` '	tate law; incl. domestic partnersh	iip, civil union)	Married (as defined by state law; incl. domestic partnership, civil union)			
Separated	gle, divorced, widowed)		Separated			
Unmarried (including sin	igie, divorced, widowed)	Certifications Author	rizations, and Signatures	Unmarried (including single, divorced, widowed)		
You certify that everything you	u have stated in this Credit Applic		· •	nd correct to the best of your know	wledge. You understand that	
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.						
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						
with you. 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.						
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.						
Applicant Signature		Date	Joint Applicant, or Othe	r Party, Signature	Date	
		or both, to knowingly make any	false statements concerning a	ny of the above facts as applicable	under the provisions of Title	
18, United States Code § 1001	., ei sey.	For Cr	editor 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).

^\_\_\_\_\_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.

#### WHAT DOES TEJAS BANK DO FACTS WITH YOUR PERSONAL INFORMATION? 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. 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. 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? For our everyday business purposessuch as to process your transactions, maintain Yes No your account(s), respond to court orders and legal investigations, or report to credit bureaus

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	Νο	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?	<ul> <li>We collect your personal information, for example, when you</li> <li>[open an account] or [deposit money]</li> <li>[pay your bills] or [apply for a loan]</li> <li>[use your debit card]</li> <li>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</li> </ul>
Why can't I limit all sharing?	<ul> <li>Federal law gives you the right to limit only</li> <li>sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for non-affiliates to market to you</li> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>

Definitions	
Affiliates	<ul> <li>Companies related by common ownership or control. They can be financial and nonfinancial companies.</li> <li><i>Tejas Bank has no affiliates</i></li> </ul>
Nonaffiliates	<ul> <li>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</li> <li>Tejas Bank does not share with non-affiliates so they can market to you</li> </ul>
Joint marketing	<ul> <li>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</li> <li><i>Tejas Bank doesn't jointly market</i></li> </ul>

#### 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 BankersBank, 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: <u>consumer.complaints@dob.texas.gov</u>