



CONSUMER LOAN PACKET

Thank you for considering Apple River State Bank and our First Community Bank of Galena branch for your banking and lending needs. As a community bank we are here to provide a wide variety of financial services, delivered in a personalized manner.

The Apple River State Bank has embraced a philosophy that places customer needs and service above everything else. The Bank's pricing of its services reflects that emphasis by its consistent policy of competitive rates and fees on all deposit and loan products. In addition, the Bank offers trust, investments, and long-term fixed rate mortgages.

At a time when the financial services industry continues to consolidate and "lose the customer in the shuffle", we've tried to never forget that a bank has the responsibility to make its decisions not just with the bank's interests in mind, but the interests of our customers.

To start the loan process, please print this packet and complete the credit application, sign the disclosures and return them to one of our seven convenient locations either by mail, fax or in person. Please do not email these completed documents to the bank as they contain non-public confidential information.

Once again, thank you for considering Apple River State Bank and our First Community Bank of Galena branch for you banking and lending needs where local bankers, make local decisions.

Seven Locations - One Bank

Apple River	Elizabeth	Galena	Hanover	Hazel Green	Scales Mound	Warren
103 N. Main 815.594.2351 815.594.2272	112 N. Main 815.858.2225 815.858.3347	101 Exchange St 815.777.6300 815.777.6304	215 Jefferson 815.591.2201 815.591.3881	3525 N Percival St 608.854.2090 608.854.2092	510 N. Main 815.845.2900 815.845.2644	135 E. Main 815.745.2194 815.745.2216

CONSUMER LOAN APPLICATION

Credit Requested Is: <input type="checkbox"/> Home Equity Loan <input type="checkbox"/> Collateral Secured Loan <input type="checkbox"/> Personal Unsecured Loan		Account Requested: <input type="checkbox"/> Individual <input type="checkbox"/> Joint
Amount Requested \$	Description of Collateral Offered	We intend to apply for joint credit Initial
Purpose of Credit Request		Applicant <input type="checkbox"/> Co-Applicant <input type="checkbox"/>

If the Applicant is married, he or she may apply for individual credit. For Marital Status, check one if a) you are applying for a secured credit; b) you reside in a community property state; or c) you are relying on property in a community property state as a basis for repayment of the credit requested.

Applicant	Co-Applicant
APPLICANT INFORMATION	
Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor	Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor
Applicant Name (include Jr. or Sr. if applicable)	Co-Applicant Name (include Jr. or Sr. if applicable)
Social Security Number	Social Security Number
Home Phone (incl. area code)	Home Phone (incl. area code)
DOB (mm-dd-yyyy)	DOB (mm-dd-yyyy)
Email Address	
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)
Dependents (not listed by Co-Applicant) no. ages	Dependents (not listed by Applicant) no. ages
Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien	Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien
Present Address (street, city, state, ZIP) since	Present Address (street, city, state, ZIP) since
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address
If residing at present address for less than two years, complete the following:	
Former Address (street, city, state, ZIP) from to	Former Address (street, city, state, ZIP) from to

Applicant	Co-Applicant
EMPLOYMENT / INCOME INFORMATION	
Name & Address of Employer <input type="checkbox"/> Self Employed	Name & Address of Employer <input type="checkbox"/> Self Employed
Yrs. on this job <input type="checkbox"/> Full time	Yrs. on this job <input type="checkbox"/> Full time
Position/Title & Type of Business	Position/Title & Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)
Gross Monthly Income \$	Gross Monthly Income \$
Name & Address of Employer <input type="checkbox"/> Self Employed	Name & Address of Employer <input type="checkbox"/> Self Employed
Dates from to	Dates from to
Position/Title & Type of Business	Position/Title & Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)
Name & Address of Employer <input type="checkbox"/> Self Employed	Name & Address of Employer <input type="checkbox"/> Self Employed
Dates from to	Dates from to
Position/Title & Type of Business	Position/Title & Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)

NOTICE: 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.

Other Income	\$	Other Income	\$
Other Income	\$	Other Income	\$
Other Income	\$	Other Income	\$

HOUSING INFORMATION			
<input type="checkbox"/> Own <input type="checkbox"/> Rent since	Monthly Housing/Rent \$	Present Value \$	Date Purchased

CASH ASSET INFORMATION		
Financial Institution Name	Saving Account Balance \$	Checking Account Balance \$

APPLICANT SIGNATURE(S)

I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand and agree that Lender may obtain, use and share my state and federal tax return information for purposes of: 1) reviewing and responding to this loan application; 2) originating the loan; 3) servicing the loan; 4) selling or transferring all or a part of the loan or any interest in it; and (5) internal marketing analysis, marketing to me/us, and other marketing as permitted by law. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations, tax return information consent, and authorizations extend not only to Lender, but also to Third Parties, including loan servicers, any insurer of the loan, government agency loan guarantors, marketing companies, and to any investor to whom Lender may sell all or any part of the loan, as well as to the affiliates, agents, and any successors and assigns of Lender and Third Parties. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

X _____		X _____	
Applicant	Date	Co-Applicant	Date

INSURANCE DISCLOSURE FOR CREDIT APPLICATION

Applicant:

Lender:

FIRST COMMUNITY BANK OF GALENA
A BRANCH OF APPLE RIVER STATE BANK
101 EXCHANGE ST
PO BOX 6006
GALENA, IL 61036

IMPORTANT

**DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY
READ IT AND UNDERSTAND ITS CONTENT**

Purpose.

You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

Credit Disclosures.

1. Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

Acknowledgment.

BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ, RECEIVED AND UNDERSTAND THIS INSURANCE DISCLOSURE.

APPLICANT:

X

Applicant

Date

JOINT APPLICATION ACKNOWLEDGMENT

Applicant:

Lender:

FIRST COMMUNITY BANK OF GALENA
A BRANCH OF APPLE RIVER STATE BANK
101 EXCHANGE ST
PO BOX 6006
GALENA, IL 61036

We, the undersigned, intend to apply for joint credit.

APPLICANT(S):

X _____
Applicant Date

X _____
Co-Applicant Date

FACTS

WHAT DOES Apple River State Bank DO WITH YOUR PERSONAL INFORMATION?

Rev. 07/2013

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 Score

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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Apple River State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Apple River 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 (815) 777-6300 or go to www.appleriverstatebank.com

Who we are

Who is providing this notice?

Apple River State Bank

What we do

How does Apple River State 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 Apple River State 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 debit card

We also collect your personal information from others, such as credit bureaus 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 nonaffiliates 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 and nonfinancial companies.

- *Apple River State bank does not share with its affiliates.*

Nonaffiliates

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

- *Apple River State Bank does not share with nonaffiliates so they can market to you.*

Joint marketing

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

- *Apple River State Bank does not jointly market.*

Other Important Information