

Bank of Easton  
Consumer Loan Application

Amount Requested \$ \_\_\_\_\_ Term \_\_\_\_\_

How did you hear about us? (ad, radio, brochure, Internet, etc) \_\_\_\_\_

I would like the following loan insurance coverage: ☐ Credit Life ☐ Credit Life & Disability

Type of loan requested (Please provide a brief description of the use of the funds to be borrowed).

☐ Auto Loan: ☐ Personal/Unsecured Loan: \_\_\_\_\_

**APPLICANT INFORMATION**

Name		Name & Phone of nearest relative not living with you			
Home Address		City, State Zip		Years	Home Phone
Birth Date	Social Security Number		License #, State of Issue, Expiration Date		
Previous Address (if less than 2 years at current address)					
Employer			Position		Years
Employer Address				Business Phone	
Previous Employer (if less than 2 years at present employer)					Years
Gross Monthly Income	Mortgage/Rent	Other Monthly Debt	Other Income*	Source	
Savings Account No.	Balance	Bank Name	Checking Account No	Balance	Bank Name

**CO-APPLICANT/CO-SIGNER INFORMATION**

☐ Co-Applicant ☐ Co-Signer

Name		Name & Phone of nearest relative not living with you			
Home Address		City, State Zip		Years	Home Phone
Birth Date	Social Security Number		License #, State of Issue, Expiration Date		
Previous Address (if less than 2 years at current address)					
Employer			Position		Years
Employer Address				Business Phone	
Previous Employer (if less than 2 years at present employer)					Years
Gross Monthly Income	Mortgage/Rent	Other Monthly Debt	Other Income*	Source	
Savings Account No.	Balance	Bank Name	Checking Account No	Balance	Bank Name

\*NOTE: 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 loan.

I/We certify that all statements in this application are true and correct to the best of my/our knowledge. I/We authorize you to obtain such information as you may require concerning the statements made in this application and agree that this application shall remain the property of the Lender whether or not the loan is granted.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant's/Co-Signer's Signature \_\_\_\_\_ Date \_\_\_\_\_

## **ADDENDUM TO LOAN APPLICATION**

Please check the appropriate box:

- ☐ You are applying for an individual account in your own name and are 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.
- ☐ You are applying for a joint account that you and another person will use. We intend to apply for joint credit:

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Insert Name of Borrower

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Insert Name of Co-Borrower

- ☐ You are applying for an individual account, but are relying on income from alimony, child support or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested.

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Borrower's Signature

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Co-Borrower's Signature



275 Washington Street, North Easton, MA 02356 508-238-1000 Fax 508-230-3004  
12 Robert Drive, South Easton, MA 02375 508-238-2092 Fax 508-230-3783  
www.bankofeaston.com

Dear Potential Customer,

Thank you for considering Bank of Easton for your auto loan financing. To expedite the processing of your application, please enclose or fax the following documents with your **completed and signed** application.

A copy of your most **recent** pay stub.

(If you are self-employed, submit copies of your last 2 years federal income tax returns and an up to date profit & loss statement).

A copy of the **signed** Purchase & Sales Agreement

If you are purchasing a vehicle from a private party, a **notarized** bill of sale and copy of the current title

If you are purchasing a **leased** vehicle, a copy of the lease buyout agreement and a copy of the current title or registration

If you presently own the vehicle and are **refinancing\*** to pay off the existing lienholder, you will need to provide:

- \* a copy of your title or registration

- \* a payment stub for your present loan showing your account number and the telephone number to call to obtain a payoff

All **new** vehicles may be financed for up to 60 months

All **used** vehicles may be financed for up to 48 months

Upon approval of the loan, a copy of an insurance binder and an RMV-1 form listing Bank of Easton as the first lienholder are required. Your insurance deductible cannot exceed \$500.00.

\* For refinances only, you must pay \$25.00, due at loan closing, to cover the Registry of Motor Vehicles fee to change/add lienholders.

If you have any further questions, please contact us at the number above.

### **Important Information**

#### **About Procedures for Opening a New Account**

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 opens an account.

#### **What this means for you:**

When you 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.



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Rev. 1/2013

FACTS	WHAT DOES BANK OF EASTON DO WITH YOUR PERSONAL INFORMATION?
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<b>Why?</b>	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.
<b>What?</b>	<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"> <li>&gt; Social Security Number and income</li> <li>&gt; Account balances and transaction history</li> <li>&gt; Credit history and credit scores</li> </ul> <p>When you are no longer our customer, we continue to share information as described in this notice.</p>
<b>How?</b>	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 Bank of Easton chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of Easton share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates everyday business purposes</b> - information about your transactions and experiences	No	We don't share
<b>For our affiliates everyday business purposes</b> - information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For our nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call 508-238-1000
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## What we do

How does Bank of Easton 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 Bank of Easton collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>&gt; Open an account or deposit money</li> <li>&gt; Apply for a loan</li> <li>&gt; Provide employment information</li> <li>&gt; Use your debit card</li> </ul> <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"> <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 nonaffiliates to market to you</li> </ul>

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><b>Bank of Easton has no affiliates.</b></p>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><b>Bank of Easton does not share with nonaffiliates so they can market to you.</b></p>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><b>Bank of Easton does not jointly market.</b></p>

**Bank of Easton  
EQUAL CREDIT OPPORTUNITY NOTICE  
(Massachusetts)**

The Federal Equal Credit Act and comparable provisions of Massachusetts law prohibit creditors from discriminating against credit applicants on the basis of ethnicity, race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract), ancestry, gender identity, sexual orientation (not where minor children are the sex object), children, handicap, genetic information, because all or part of the applicant's income is derived from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law is:

**Federal Reserve Consumer Help Center  
PO Box 1200  
Minneapolis MN 55480**

The state agency which administers compliance with state law is:

**Massachusetts Commission Against Discrimination  
One Ashburton Place  
Boston MA 02108**

I/We understand this information is made available on behalf of Bank of Easton for the applicant(s).

Borrower	Date	Co-Borrower	Date
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To Whom it May Concern:

I/We hereby authorize you to release to Bank of Easton, its agents or assigns, for verification purposes, information concerning:

1. Past and present employment history, dates, title(s), income, hours worked, etc.
2. Bank accounts (checking and savings), stock holdings, or other assets needed to process my application
3. Mortgage and/or loan rating (opening date, high credit, payment amount, and balance)
4. Any information deemed necessary in connection with a consumer credit report for a credit transaction

This information is for the confidential use of Bank of Easton in processing my loan application. This information may also be obtained in connection with a quality control review of the file after the loan is closed.

It is understood that a photocopy of this form will also serve as authorization.

Thank you.

_____	_____	_____
Borrower	Date	Social Security Number

_____	_____	_____
Borrower	Date	Social Security Number