

CREDIT APPLICATION

IMPORTANT: Please read these directions before completing this Application, and check (✓) the appropriate box below.
If you are applying for individual credit 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, complete only Sections A and D. If the requested credit is to be secured, also complete the first part of Section C and Section E.
If you are applying for joint credit with another person, complete all Sections except E, providing information in B about the person on whose alimony, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section E.
WE INTEND TO APPLY FOR JOINT CREDIT:
APPLICANT
CO-APPLICANT
If you are applying for individual credit, 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, complete all Sections except E to the extent possible, providing information in B about the person on whose alimony, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section E.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT
To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act 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, physical address, date of birth, taxpayer identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know if additional information is required.

AMOUNT REQUESTED \$ PAYMENT DATE DESIRED PROCEEDS OF CREDIT TO BE USED FOR

SECTION A - INFORMATION REGARDING APPLICANT

FULL NAME (Last, First, Middle) BIRTH DATE HOME PHONE CELL PHONE BUSINESS PHONE Ext.

Are you a member of the armed forces who is serving on active duty or on active Guard or Reserve duty? Are you a dependent of a member of the armed forces who is serving on active duty or on active Guard or Reserve duty?

ARE YOU A U.S. PERSON? DRIVERS LICENSE NO. STATE DATE OF ISSUANCE DATE OF EXPIRATION SOCIAL SECURITY NO. or TAX I.D. NO.
STATE ID CARD NO. STATE DATE OF ISSUANCE DATE OF EXPIRATION MILITARY ID
(Passport No. & Country of Issuance, Individual Taxpayer ID No., No Taxpayer ID No., Government Issued Document No., Other (Tribal ID, Etc.))

PHYSICAL RESIDENTIAL OR BUSINESS STREET ADDRESS AND MAILING ADDRESS (Street, PO Box, City, State, & Zip) or; IF MILITARY, APO OR FPO ADDRESS or; IF N/A, NEXT OF KIN OR FRIEND HOW LONG AT PRESENT ADDRESS?

PREVIOUS ADDRESS (Street, City, State, & Zip) HOW LONG AT PREVIOUS ADDRESS? EMAIL ADDRESS

PRESENT EMPLOYER (Company Name & Address) OCCUPATION POSITION OR TITLE HOW LONG WITH PRESENT EMPLOYER? NAME OF SUPERVISOR

PREVIOUS EMPLOYER (Company Name & Address) HOW LONG WITH PREVIOUS EMPLOYER?

YOUR PRESENT GROSS SALARY OR COMMISSION YOUR PRESENT NET SALARY OR COMMISSION NO. DEPENDENTS AGES OF DEPENDENTS

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 received under: Court Order Written Agreement Oral Understanding

OTHER INCOME SOURCES OF OTHER INCOME Have you ever received credit from us? No Yes - When?

Is any income listed in this Section likely to be reduced before the credit requested is paid off? No Yes (Explain) Checking Acct. No. Savings Acct. No. Where? Where?

NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU RELATIONSHIP TELEPHONE NO. (Include Area Code)

SECTION B - INFORMATION REGARDING JOINT APPLICANT OR OTHER PARTY (Use separate sheets if necessary.)

FULL NAME (Last, First, Middle) RELATIONSHIP TO APPLICANT (If Any) BIRTH DATE HOME PHONE CELL PHONE BUSINESS PHONE Ext.

Are you a member of the armed forces who is serving on active duty or on active Guard or Reserve duty? Are you a dependent of a member of the armed forces who is serving on active duty or on active Guard or Reserve duty?

ARE YOU A U.S. PERSON? DRIVERS LICENSE NO. STATE DATE OF ISSUANCE DATE OF EXPIRATION SOCIAL SECURITY NO. or TAX I.D. NO.
STATE ID CARD NO. STATE DATE OF ISSUANCE DATE OF EXPIRATION MILITARY ID
(Passport No. & Country of Issuance, Individual Taxpayer ID No., No Taxpayer ID No., Government Issued Document No., Other (Tribal ID, Etc.))

PHYSICAL RESIDENTIAL OR BUSINESS STREET ADDRESS AND MAILING ADDRESS (Street, PO Box, City, State, & Zip) or; IF MILITARY, APO OR FPO ADDRESS or; IF N/A, NEXT OF KIN OR FRIEND HOW LONG AT PRESENT ADDRESS?

PRESENT EMPLOYER (Company Name & Address) OCCUPATION POSITION OR TITLE HOW LONG WITH PRESENT EMPLOYER? NAME OF SUPERVISOR

PREVIOUS EMPLOYER (Company Name & Address) HOW LONG WITH PREVIOUS EMPLOYER? EMAIL ADDRESS

YOUR PRESENT GROSS SALARY OR COMMISSION YOUR PRESENT NET SALARY OR COMMISSION NO. DEPENDENTS AGES OF DEPENDENTS

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 received under: Court Order Written Agreement Oral Understanding

OTHER INCOME SOURCES OF OTHER INCOME Has Joint Applicant or Other Party ever received credit from us? No Yes - When?

Is any income listed in this Section likely to be reduced before the credit requested is paid off? No Yes (Explain) Checking Account No. Savings Account No. Where? Where?

NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU RELATIONSHIP TELEPHONE NO. (Include Area Code)

SECTION C - MARITAL STATUS (Do not complete if this is an Application for individual unsecured credit.)

APPLICANT Married Separated Unmarried (including single, divorced, or widowed) OTHER PARTY Married Separated Unmarried (including single, divorced, or widowed)

SECTION D - ASSET & DEBT INFORMATION

If Section B has been completed, this Section should be completed, giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.

ASSETS OWNED (Use separate sheet if necessary.)

| DESCRIPTION OF ASSETS | VALUE | SUBJECT TO DEBT? Yes / No | NAMES OF OWNERS |
|---|-------|------------------------------|-----------------|
| CASH | \$ | | |
| AUTOMOBILES (Make, Model, Year) | | | |
| 1. | | | |
| 2. | | | |
| 3. | | | |
| CASH VALUE OF LIFE INSURANCE (Issuer, Face Value) | | | |
| REAL ESTATE (Location, Date Acquired) | | | |
| MARKETABLE SECURITIES (Issuer, Type, No. of Shares) | | | |
| OTHER (List) | | | |
| TOTAL ASSETS | \$ | | |

OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary)

| CREDITOR | TYPE OF DEBT OR ACCOUNT NUMBER | NAME IN WHICH ACCOUNT IS CARRIED | ORIGINAL DEBT (Omit Rent) | PRESENT BALANCE (Omit Rent) | MONTHLY PAYMENTS | PAST DUE? Yes / No |
|-----------------------------|--|----------------------------------|------------------------------|--------------------------------|------------------|-----------------------|
| LANDLORD OR MORTGAGE HOLDER | <input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage | | \$ | \$ | \$ | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| TOTAL DEBTS | | | \$ | \$ | \$ | |

| CREDIT REFERENCES (Paid off Accounts) | DATE PAID OFF |
|---------------------------------------|---------------|
| | |
| | |

MY AUTO INSURANCE AGENT IS: (Name & Address)

Are you the co-maker, endorser, or guarantor on any loan or contract? No Yes - For Whom? To Whom?

Are there any unsatisfied judgments against you? No Yes - Amount \$ If "Yes", To Whom Owed?

Have you been declared bankrupt in the last 10 years? No Yes - Where? Year?

OTHER OBLIGATIONS (For example, liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

SECTION E - SECURED CREDIT (Complete only if credit is to be secured.) Briefly describe the property to be given as security:

PROPERTY DESCRIPTION

.....

NAMES & ADDRESSES OF ALL CO-OWNERS OF THE PROPERTY

.....

IF THE SECURITY IS REAL ESTATE, GIVE THE FULL NAME OF YOUR SPOUSE (if any):

CREDIT DISCLOSURES: An insurance product or annuity may be offered to you. If you purchase an insurance product or an annuity: (1) The insurance product or annuity is not a deposit or other obligation of, or guaranteed by, this institution or our affiliate(s); (2) With exception of Federal Flood Insurance or Federal Crop Insurance, the insurance product or annuity is not insured by the Federal Deposit Insurance Corporation or any other agency of the United States, this institution, or our affiliate(s); and (3) In the case of an insurance product or annuity that involves an investment risk, there is investment risk associated with the insurance product, including the possible loss of value. If an insurance product or annuity is offered we cannot condition an extension of credit on either of the following: (1) Your purchase of an insurance product or annuity from us or any of our affiliates; or, (2) Your agreement not to obtain, or a prohibition on you from obtaining, an insurance product or annuity from an unaffiliated entity.

SIGNATURES

Everything that I have stated in this Application is correct to the best of my knowledge. I understand that you will retain this Application whether or not it is approved. You are authorized to check my credit and employment history and answer questions about your credit experience with me.

Unless I have purchased the insurance product(s) by mail or if the Credit Disclosures are provided electronically, by signing below, I acknowledge that I have received the Credit Disclosures orally at the time I have applied for credit and fully understand the disclosures noted above. I am also being provided with a copy of these disclosures and I acknowledge receipt by my signature.

APPLICANT'S SIGNATURE DATE OTHER SIGNATURE (Where Applicable) DATE

X X

FEDERAL CONSUMER CREDIT DISCLOSURES

CREDIT DISCLOSURES: An insurance product or annuity may be offered to you. If you purchase an insurance product or an annuity: (1) The insurance product or annuity is not a deposit or other obligation of, or guaranteed by, this institution or our affiliate(s); (2) With exception of Federal Flood Insurance or Federal Crop Insurance, the insurance product or annuity is not insured by the Federal Deposit Insurance Corporation or any other agency of the United States, this institution, or our affiliate(s); and (3) In the case of an insurance product or annuity that involves an investment risk, there is investment risk associated with the insurance product, including the possible loss of value. If an insurance product or annuity is offered we cannot condition an extension of credit on either of the following: (1) Your purchase of an insurance product or annuity from us or any of our affiliates; or, (2) Your agreement not to obtain, or a prohibition on you from obtaining, an insurance product or annuity from an unaffiliated entity.



FACTS

WHAT DOES COMMUNITY NATIONAL 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
- ◆ Account balances
- ◆ Payment history
- ◆ Credit history
- ◆ Account transactions
- ◆ Checking account information

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 Community National Bank chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Community National 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 | No | We don't share |
| 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 417-235-2265

| What We Do | |
|---|---|
| How does Community National 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 Community National 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 ◆ Apply for a loan ◆ Use your credit or debit card ◆ Make deposits or withdrawals from your account ◆ Make a wire transfer <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p> |
| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ◆ <i>Community National Bank has no affiliates.</i> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ◆ <i>Community National Bank does not share with nonaffiliates 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>Community National Bank doesn't jointly market.</i> |
| Other Important Information | |
| <p>For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p>For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For Vermont Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.</p> | |