READY RESERVE APPLICATION AND AGREEMENT

The Bank
OF ELK RIVER

CHECKING ACCOUNT # _____

AMOUNT REQUESTED $ _____

CHECK ONE: ☐ Joint Credit Line: We intend to apply for joint credit. (initials) _____
☐ Individual Credit - relying solely on my income.
☐ Individual Credit - relying on my income as well as income from other sources

Please answer each question as thoroughly as possible. Provide the following marital status information ONLY IF: you are applying for joint or secured credit, or you live in a community property state or are relying on property located in such a state for repayment of the credit requested.

APPLICANT: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, widowed)
CO-APPLICANT: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, widowed)

APPLICANT INFORMATION

_____
NAME

_____
STREET ADDRESS   COUNTY

_____
CITY   STATE   ZIP   HOW LONG?

_____
HOME PHONE   BUSINESS PHONE

_____
SSN   BIRTHDATE   # OF DEPENDENTS

_____
EMPLOYER   POSITION   HOW LONG?

_____
EMPLOYER'S ADDRESS

_____
PREVIOUS EMPLOYER   HOW LONG?

_____
NAME & ADDRESS OF NEAREST RELATIVE

_____
NAME OF LANDLORD/MORTGAGE HOLDER   PHONE#

☐ OWN   ☐ RENT   MO. RENT/MORTGAGE PAYMENT
_____

CO-APPLICANT INFORMATION

NOTE: Complete Co-Applicant information for all additional authorized signers on the above noted checking account

_____
NAME

_____
STREET ADDRESS   COUNTY

_____
CITY   STATE   ZIP   HOW LONG?

_____
HOME PHONE   BUSINESS PHONE

_____
SSN   BIRTHDATE   # OF DEPENDENTS

_____
EMPLOYER   POSITION   HOW LONG?

_____
EMPLOYER'S ADDRESS

_____
PREVIOUS EMPLOYER   HOW LONG?

_____
NAME & ADDRESS OF NEAREST RELATIVE

_____
NAME OF LANDLORD/MORTGAGE HOLDER   PHONE#

☐ OWN   ☐ RENT   MO. RENT/MORTGAGE PAYMENT
_____

You need not list income from alimony, child support or separate maintenance if you do not want it considered in determining your ability to repay this obligation. If you do list such income, please provide information about the person on whom you are relying for such income.

INCOME

SOURCE	MONTHLY NET PAY

CO-APPLICANT INCOME

SOURCE	MONTHLY NET PAY

Include any amount you must pay toward alimony, child support or separate maintenance. Also list all credit card obligations, bank loans, etc.

OBLIGATIONS

TO WHOM PAID	UNPAID BALANCE	MO. PAYMENT

CO-APPLICANT OBLIGATIONS

TO WHOM PAID	UNPAID BAL.ANCE	MO. PAYMENT

GENERAL INFORMATION: Complete the following information about both the applicant and co-applicant (if applicable).

Are you the guarantor or co-maker on any loan or other debt?   ☐ Yes   ☐ No   If yes, for whom and to whom? _____
Are there any suits or judgments against you?   ☐ Yes   ☐ No   If yes, what amount? _____
Have you declared bankruptcy in the last ten years?   ☐ Yes   ☐ No   If yes, what year? _____

I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below, I authorize you to check my credit and employment history and to answer questions others may ask about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

_____   _____
APPLICANT   DATE

_____   _____
CO-APPLICANT   DATE