



Four Cessna Boulevard, Wichita, Kansas 67215
 P.O. Box 7704, Wichita, Kansas 67277
 Mid Continent Office: (316) 517-7149 FAX: 517-7668
 Pawnee Office: (316) 831-4014 FAX: 831-4958
 Independence Office: (620) 332-0228 FAX: 332-0230
 Toll Free: (877) 855-4228 (877) 855-4228



Master Application

Must be Completed in Ink.

NOTICE TO MARRIED APPLICANTS:
YOU HAVE THE RIGHT TO APPLY FOR A SEPARATE ACCOUNT IN YOUR NAME.

Account Number
Security Offered

I/We Would Like a Loan of

For the Following Purpose

CHECK TYPE OF CREDIT REQUESTED

- Individual Credit:** Complete sections **A, B, D, and E** if only the applicant's income is considered for loan approval. Complete sections **A, B, C, D, and E** (1) if your co-applicant's income is also considered for loan approval, or; (2) if you reside in a Community Property State, or; (3) if you are relying on property located in a Community Property State as a basis for repayment of the credit requested. Community Property States include: AK, AZ, CA, ID, LA, NM, NV, TX, WA, and WI.
- Joint Credit:** Complete sections **A, B, C, D, and E** if your co-applicant will be contractually liable for repayment of the loan and initial below:
 We intend to apply for joint credit. _____ (Applicant Initials) _____ (Co-Applicant Initials)

APPLICANT'S PERSONAL INFORMATION

PLEASE COMPLETE ONLY IF YOU ARE APPLYING FOR JOINT CREDIT, SECURED CREDIT, OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE.				Last Name	First Name	Initial
<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Separated				
Present Street Address	City	State	Zip	How Long?		
Previous Street Address (If present address less than two years)	City	State	Zip	How Long?		
Social Security Number	Date of Birth	Home Phone Number	Driver's License Number and State	Ages of Dependents		

INFORMATION REGARDING APPLICANT

Present Employer's Name and Address	City	State	Zip	Date Employed
Occupation	Supervisor's Name	Work Phone & Extension	Monthly Take Home Pay	
			\$	
Previous Employer's Name and Address	City	State	Zip	How Long?
				Occupation
Real Estate Owned and Address (Include Home)		Date Purchased	Purchase Price	
			\$	
OTHER INCOME NOTICE: Do not list alimony, child or spousal support or separate maintenance payments unless you wish them considered as a basis for repayment of the credit requested. If listed, verification may be requested.	Source of Other Income	Amount	Total Monthly Income	
		\$	\$	

INFORMATION REGARDING [] CO-APPLICANT [] NON-APPLICANT SPOUSE/OTHER [] GUARANTOR

Last Name	First Name	Initial	Date of Birth	Social Security Number
Street Address	City	State	Zip	Home Phone Number
				Driver's License Number and State
Present Employer's Name and Address	City	State	Zip	Date Employed
Occupation	Supervisor's Name	Work Phone & Extension	Monthly Take Home Pay	
			\$	
OTHER INCOME NOTICE: Do not list alimony, child or spousal support or separate maintenance payments unless you wish them considered as a basis for repayment of the credit requested. If listed, verification may be requested.	Source of Other Income	Amount	Total Monthly Income	
		\$	\$	

LIST ALL EXISTING DEBTS OF APPLICANT (and Co-Applicant or Non-Applicant Spouse/Other if any part of section C is applicable)

Name and Address of Creditor	Purpose or Account No.	Original Amount	Present Balance	Monthly Payment
Home Mortgage or LandLord		\$	\$	\$
Credit Union		\$	\$	\$
		\$	\$	\$
		\$	\$	\$
Automobile Loan	Automobile Make, Model and Year		\$	\$
List Alimony, Child Support or Child Care Paid Monthly				\$
Do Not Omit Any Debts! If More Space is Needed, Use Page 2 or Separate Sheet. Incomplete Applications Cannot Be Processed.				Total Monthly Obligations
				\$
If you Answer "Yes" to Any of These Questions, Provide Details on Page 2.				
Are any of your debts past due?	Have you ever had your Auto, Furniture or Property repossessed?	Have you or your Co-Applicant ever declared bankruptcy?	Are you currently a Co-Maker, Endorser or Guarantor on a loan?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	

CONTINUE APPLICATION ON PAGE 2 - SIGN PAGE 2 OF THE APPLICATION BEFORE SUBMITTING.

FINANCIAL INFORMATION AND REFERENCES							
E	Name of Bank or Other Financial Institution		City	State	Zip	Type of Account <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Loan	
	Name of Relative Not Living with You.	Name (Last, First, Initial)	Present Address	City	State	Zip	Phone Number
	Relationship						
Personal Reference Not Related to You	Name (Last, First, Initial)	Present Address	City	State	Zip	Phone Number	

SIGNATURES		LOAN APPLICATION SIGNATURES	
Please Read Before Signing:			
All the information in this application is true. I understand that section 1014 Title 18 U.S. Code makes it a crime to knowingly make a false statement on this application. You have my permission to verify any information contained in this application from any source named in this application. You may retain this application even if not approved. I understand that you may receive information from others about my credit history and you may answer questions and requests from others seeking credit or experience information about me or my accounts with you. If this application is approved, I agree to honor the provisions of the Home Equity Credit Line Agreement and Truth-in-Lending Disclosure Statement or the Closed-end Note, Disclosure, and Loan Agreement covering my loan. (If this application is for two of us, this statement applies to both of us.)			
I acknowledge receipt of a copy of the HomeEquity Credit Plan Predisclosures and Handbook entitled "When Your Home is on the Line - What You Should Know About Home Equity Lines of Credit."			
IMPORTANT NOTICE 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 me: When I open an account, you will ask for my name, address, date of birth, and other information that will allow you to identify me. You may also ask to see my driver's license or other identifying information.			
Signature of Applicant X		Date	
Signature of Applicant (Where Applicable) X		Date	
Have you omitted anything? Remember: Incomplete applications cannot be processed.			

INFORMATION FOR GOVERNMENT MONITORING PURPOSES							
The following information is requested by the Federal Government for loans related to a dwelling in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race". The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish this information and you have made this application in person, under Federal regulations this Lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check the box below. (Lender must review this material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)							
Applicant <input type="checkbox"/> I do not wish to furnish this information Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Co-Applicant <input type="checkbox"/> I do not wish to furnish this information Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male						
To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> By mail <input type="checkbox"/> By telephone	<table border="1"> <tr> <td>Interviewer's Name (print or type)</td> <td>Name and Address of Interviewer's Employer</td> </tr> <tr> <td>Interviewer's Signature _____ Date _____</td> <td></td> </tr> <tr> <td>Interviewer's Phone Number (incl. area code)</td> <td></td> </tr> </table>	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer	Interviewer's Signature _____ Date _____		Interviewer's Phone Number (incl. area code)	
Interviewer's Name (print or type)	Name and Address of Interviewer's Employer						
Interviewer's Signature _____ Date _____							
Interviewer's Phone Number (incl. area code)							

COMMENTS	ADDITIONAL COMMENTS

CREDIT UNION	FOR CREDIT UNION USE ONLY	
Loan Officer:	<input type="checkbox"/> Approved	<input type="checkbox"/> Rejected <input type="checkbox"/> Referred to Credit Committee
Reason		
Loan Officer's Signature X	Date	
Credit Committee:	<input type="checkbox"/> Approved	<input type="checkbox"/> Rejected
Reason		
Credit Committee's Signatures X	Date X	Date X
ECOA Notice Sent or Delivered on		By



Four Cessna Boulevard, Wichita, Kansas 67215
P.O. Box 7704, Wichita, Kansas 67277
Mid Continent Office: (316) 517-7149 FAX: 517-7668
Pawnee Office: (316) 831-4014 FAX: 831-4958
Independence Office: (620) 332-0228 FAX: 332-0230
Toll Free: (877) 855-4228 (877) 855-4228



Line-of-Credit Predisclosure

IMPORTANT TERMS OF OUR HOME EQUITY LINE OF CREDIT

This disclosure contains important information about your Home Equity Open-End Credit Plan. You should read it carefully and keep a copy for your records.

Availability of Terms: All of the terms described below are subject to change. If any of these terms change (other than the **ANNUAL PERCENTAGE RATE**) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you paid to us or anyone else in connection with your application.

Security Interest: We will take a security interest in your home through a Mortgage or a Deed of Trust. You could lose your home if you do not meet the obligations in your agreement with us.

Possible Actions:

Termination and Acceleration

We can terminate the Home Equity Open-End Credit Plan and require you to pay us the entire outstanding balance in one payment and charge you certain fees if:

- (a) you commit fraud or material misrepresentation at any time in connection with this Plan;
- (b) you do not meet the repayment terms of this Plan;
- (c) your action or inaction adversely affects the collateral for the Plan or our rights in the collateral.

Suspension or Reduction

We can refuse to make additional extensions of credit or reduce your credit line if:

- (a) the value of your dwelling declines significantly below its appraised value for purposes of this Plan;
- (b) we reasonably believe that you will not be able to meet the repayment requirements due to a material change in your financial circumstances;
- (c) you are in default of a material obligation of this Plan;
- (d) government action prevents us from imposing the **ANNUAL PERCENTAGE RATE** provided for under this Plan or impairs our security interest such that the value of the interest is less than 120 percent of the credit line;
- (e) a regulatory agency has notified us that continued advances would constitute an unsafe and unsound practice;
- (f) the maximum **ANNUAL PERCENTAGE RATE** under this Plan is reached.

Change in Terms

Our home equity credit agreement permits us to make certain changes to the terms of this Plan at specified times or upon the occurrence of specified events.

Minimum Payment Requirements: You can obtain credit advances for 5 years. This period is called the "draw period". At our option, we may renew or extend the draw period. After the draw period ends the repayment period will begin. You will be required to make monthly payments during both the draw and repayment periods. At the time you obtain a credit advance a payoff period of 144 monthly payments will be used to calculate your payment. The length of the repayment period will depend on the balance at the time of the last advance you obtain before the draw period ends.

The payoff period will always be the shorter of the payoff period for your outstanding balance or the time remaining to the maturity date. Your payment will be set to repay the balance after the advance, at the current **ANNUAL PERCENTAGE RATE**, within the payoff period. Your payment will be rounded up to the nearest dollar. Your payment will remain the same unless you obtain another credit advance. Your payment may also change if the **ANNUAL PERCENTAGE RATE** increases or decreases. Each time the **ANNUAL PERCENTAGE RATE** changes, we will adjust your payment to repay the balance within the original payoff period. Your payment will include any amounts past due and any amount by which you have exceeded your credit limit, and all other charges. Your payment will never be less than the smaller amount of \$100.00, or the full amount that you owe.

Minimum Payment Example: If you made only the minimum monthly payment and took no other credit advances, it would take 11 year(s) to pay off a credit advance of \$10,000 at an **ANNUAL PERCENTAGE RATE** of 5.25%. During that period, you would make 131 payments of \$100.00 with a final payment of \$79.99.

Fees and Charges: To open and maintain an account, you must pay the following fees to us:

Late Charges: If you are more than 15 days late in making a payment, you will be charged 5% of the unpaid payment amount.

Non-Sufficient Funds Charge: We will charge you a fee of \$10.00 if you pay your account with an insufficient funds check.

Maximum Number of Advances Fee: If you obtain more advances than permitted under the Plan, we will charge you a fee of \$5.00.

To open your account, you must pay certain fees to third parties such as appraisers, credit reporting firms, and government agencies. These fees generally total between \$0-\$850.00. Upon request, we will provide you with an itemization of the fees you will have to pay to third parties.

You must carry insurance on the property that secures this Plan.

Access to the Plan: You may obtain advances under your plan by mail, by telephone, or in person.

Transaction Requirements: The minimum requirement for initial advances is \$5,000.00. The minimum subsequent advance you can receive is \$500.00.

Tax Deductibility: You should consult a tax advisor regarding the deductibility of interest and charges for this Plan.

Initial Discount Rate: An initial discounted rate may be available under this Plan. Ask us for more information regarding my initial discount.

Refundability of Fees: If you decide not to enter into this Plan within three business days of receiving this disclosure and the handbook entitled "When Your Home is on the Line: What You Should Know About Home Equity Lines of Credit," you are entitled to a refund of any fees you may have already paid.

Variable Rate Feature: This Plan has a variable rate and the **ANNUAL PERCENTAGE RATE** and corresponding periodic rate and minimum payment can change as a result. The **ANNUAL PERCENTAGE RATE** does not include costs other than interest.

The **ANNUAL PERCENTAGE RATE** is based on the value of an index. The index is the highest rate of interest identified as the 'Prime Rate' in the 'Money Rates' section of the Wall Street Journal. To determine the **ANNUAL PERCENTAGE RATE** that will apply to your account, we add a margin based on your Loan-to-Value (LTV) Ratio to the value of the index and then round up to the next .125%.

Ask us for the current index value, margins and **ANNUAL PERCENTAGE RATES**. After you open an account, rate information will be provided on periodic statements that we send you.

Rate Changes: The annual percentage rate can change semi-annually on the first day of February and August. The rate cannot increase or decrease by more than 1 percentage points at each adjustment. The **ANNUAL PERCENTAGE RATE** cannot increase more than 7 percentage points above the initial rate or the maximum permitted by law, whichever is less. The **ANNUAL PERCENTAGE RATE** will not fall below 5% during the Plan.

Maximum Rate and Payment Example: If you had an outstanding balance of \$10,000, the minimum monthly payment at the maximum **ANNUAL PERCENTAGE RATE** of 12.25% would be \$133.00. This maximum **ANNUAL PERCENTAGE RATE** is obtained by adding the 7.00 percentage point lifetime cap to the most recent index value plus the margin from the table below, then rounding up to the nearest .125%. The maximum **ANNUAL PERCENTAGE RATE** could be reached in the 37th month (3 years, 1 month) following an initial hold of 1 day.

Prepayment: You may prepay all or any amounts owing under this Plan without penalty.

Historical Example: The following table shows how the percentage rate and the minimum payments for a single \$10,000 credit advance would have changed based on changes in the index over the past 15 years. The index values are from the first Monday in August. If the first Monday is a holiday then the index values are from the first business day following that Monday.

The table assumes that no additional credit advances were taken and that only the minimum payment was made. It does not necessarily indicate how the index or your payments would change in the future.

YEAR	INDEX (%)	MARGIN (1) (Percent)	ANNUAL PERCENTAGE RATE	MONTHLY PAYMENT (Dollars)
1994	7.25	0.25	7.50 (2)	\$106.00
1995	8.75	0.25	9.00	\$114.00
1996	8.25	0.25	8.50	\$111.00
1997	8.50	0.25	8.75	\$112.00
1998	8.50	0.25	8.75	\$112.00
1999	8.00	0.25	8.25	\$110.00
2000	9.50	0.25	9.75	\$115.00
2001	6.75	0.25	7.75 (3)	\$109.00
2002	4.75	0.25	5.75 (3)	\$105.00
2003	4.00	0.25	5.00 (4)	\$104.00
2004	4.25	0.25	5.00 (4)	\$104.00
2005	6.25	0.25	6.50	\$104.00
2006	8.25	0.25	8.50	
2007	8.25	0.25	8.50	
2008	5.00	0.25	6.50	

1. This is a margin we have used recently; your margin may be different and based on your LTV Ratio.
2. There may be a discounted rate for a period of time within the first year.
3. This rate reflects a 2.00 percentage point annualized cap on decreases.
4. This reflects a lifetime floor of 5%.