



PERSONAL LOAN APPLICATION

WHEN YOU HAVE COMPLETED THESE FORMS PLEASE RETURN THE SIGNED DOCUMENTS AND A BANKER WILL CONTACT YOU.

- By Mail to: ANCHOR BANK, N.A., 14665 GALAXIE AVE, SUITE 330, APPLE VALLEY, MN 55124
Or By Fax to: ANCHOR BANK, N.A. - ANCHOR SUPPORT (952) 808-8029

Please choose a location

Empty rectangular box for location selection

ARE YOU AN ANCHOR BANK CUSTOMER?

If so, please skip the Personal Account Application and proceed to the Personal Loan Application to complete the loan application process.

PERSONAL ACCOUNT APPLICATION

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.

Anchor Bank requires the presentation of photo identification prior to establishing an account relationship. Anchor Bank will accept one of the following current forms: Driver's License, State Issued ID, United States Passport, or United States issued Alien ID Card.

Name, Last: \_\_\_\_\_ First: \_\_\_\_\_ Full Middle: \_\_\_\_\_

(Use FULL LEGAL name when completing the above information; No initials or nicknames)

Check appropriate box: I am [ ] an American Citizen [ ] a Resident Alien [ ] a Non-Resident Alien (allowed for Foreign Exchange Students only, must Complete W-8)

Social Security #: \_\_\_\_\_ Driver's License #: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Home Ph. #: \_\_\_\_\_ Cell Ph. #: \_\_\_\_\_

ALL ADDRESS LINES: Cannot use P.O. Box Unless Military Personnel. Include Full Street, City, State, and Zip Code

Home Address: \_\_\_\_\_

Previous Address, if above is less than 3 yrs. \_\_\_\_\_

Email Address (optional): \_\_\_\_\_

Provide a Password you will use when requesting information by telephone: \_\_\_\_\_

Your Occupation: \_\_\_\_\_

Employer: \_\_\_\_\_ Phone #: \_\_\_\_\_

Employer's Address: \_\_\_\_\_

Do you plan to use this account for business purpose in any way? [ ] No [ ] Yes

(If yes, please indicate the nature of the business activity) \_\_\_\_\_

Are you employed by a foreign government?  No  Yes (If yes, which country) \_\_\_\_\_

Do you have an immediate family member who is employed by a foreign government?  No  Yes

(If yes, which country) \_\_\_\_\_

How did you hear about us? (Optional)

Advertisement  Family/Friend  Business Associate  Web/Search Engine  Drive By

Employee of Anchor  Employer  Other

**Expected Account Activity:** Indicate the type of transactions or services likely to be conducted. Check all that apply, list number of transactions expected *per month* and expected dollar amount of the average transactions. **When the application is being completed by an authorized business signer, indicate "NA" in this section.**

	Number of Transactions	Amount	
<input type="checkbox"/> Currency Deposits			-----
<input type="checkbox"/> Currency Withdrawals			-----
<input type="checkbox"/> Check Deposits			-----
<input type="checkbox"/> ACH Transfers			-----
<input type="checkbox"/> Wires within the US			-----
<input type="checkbox"/> International Wires:	-----	-----	<b>Indicate Which Country(ies)</b>
<input type="checkbox"/> Incoming			
<input type="checkbox"/> Outgoing			

Will you be conducting business internationally, other than wire transfer activity?  No  Yes If yes, please indicate which countries and the activity that will take place: \_\_\_\_\_

Have you at any time during the past 12 months maintained any banking account?  No  Yes

(If yes, please indicate which bank) \_\_\_\_\_

At any time during the past 12 months, has any bank or financial institution closed a transaction account without your consent?

No  Yes If yes, what was the reason? \_\_\_\_\_

Have you been convicted of a criminal offense because of the use of a check or other similar item with the past 24 months?

No  Yes

The information I have provided 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.

Signed: \_\_\_\_\_

Date: \_\_\_\_\_



PERSONAL LOAN APPLICATION

IS JOINT SIGNER AN ANCHOR BANK CUSTOMER?

If so, please skip the Personal Account Application and proceed to the Personal Loan Application to complete the loan application process.

PERSONAL ACCOUNT APPLICATION

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.

Anchor Bank requires the presentation of photo identification prior to establishing an account relationship. Anchor Bank will accept one of the following current forms: Driver's License, State Issued ID, United States Passport, or United States issued Alien ID Card.

Name, Last: \_\_\_\_\_ First: \_\_\_\_\_ Full Middle: \_\_\_\_\_

(Use FULL LEGAL name when completing the above information; No initials or nicknames)

Check appropriate box: I am  an American Citizen  a Resident Alien  a Non-Resident Alien (Foreign Exchange Students only, must Complete W-8)

Social Security #: \_\_\_\_\_ Driver's License #: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Home Ph. #: \_\_\_\_\_ Cell Ph. #: \_\_\_\_\_

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Home Address: \_\_\_\_\_

Previous Address, if above is less than 3 yrs. \_\_\_\_\_

Email Address (optional): \_\_\_\_\_

Provide a Password you will use when requesting information by telephone: \_\_\_\_\_

Your Occupation: \_\_\_\_\_

Employer: \_\_\_\_\_ Phone #: \_\_\_\_\_

Employer's Address: \_\_\_\_\_

Do you plan to use this account for business purpose in any way?  No  Yes

(If yes, please indicate the nature of the business activity) \_\_\_\_\_

Are you employed by a foreign government?  No  Yes (If yes, which country) \_\_\_\_\_

Do you have an immediate family member who is employed by a foreign government?  No  Yes

(If yes, which country) \_\_\_\_\_

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(If yes, please indicate which bank) \_\_\_\_\_

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No  Yes

The information I have provided 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.

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

## LOAN APPLICATION

**IMPORTANT APPLICANT INFORMATION:** Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

<b>TYPE OF CREDIT REQUESTED</b>			<b>FOR CREDITOR USE</b>			
Check (✓) the appropriate boxes below and complete the applicable sections.			DATE _____ CLASS NO. _____			
<input type="checkbox"/> SECURED	INDIVIDUAL CREDIT - relying solely on my income or assets		ACCOUNT NO. _____			
<input type="checkbox"/> UNSECURED	INDIVIDUAL CREDIT - relying on my income or assets as well as income or assets from other sources, including community property		<input type="checkbox"/> APPROVED <input type="checkbox"/> DECLINED BY _____			
	JOINT CREDIT - We intend to apply for joint credit. (initials) _____		DESIRED REPAYMENT			
AMOUNT REQUESTED \$ _____			FOR HOW LONG _____		PAYMENT DATE DESIRED _____	
PROCEEDS OF LOAN TO BE USED FOR: _____						

### SECTION A - INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle) _____					
BIRTH DATE / /	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
ADDRESS (Street, City, State & Zip) _____			COUNTY	Do you <input type="checkbox"/> own or <input type="checkbox"/> rent?	HOW LONG
PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address) _____			COUNTY	Did you <input type="checkbox"/> own or <input type="checkbox"/> rent?	HOW LONG
EMPLOYER (Company Name & Address) _____					HOW LONG
BUSINESS PHONE	Ext.	POSITION OR TITLE	SALARY PER MONTH		
			GROSS: \$	NET: \$	
PREVIOUS EMPLOYER (Company Name & Address) _____					HOW LONG
<b>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.</b>					
Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding					
SOURCES OF OTHER INCOME				AMOUNT PER MONTH	
				\$	
Is any income listed in this Section likely to be reduced before the credit requested is paid off? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)				Have you previously received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes-When?	
NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			RELATIONSHIP	TELEPHONE NO. (Include Area Code)	

### SECTION B - JOINT APPLICANT OR OTHER PARTY INFORMATION

**Complete only if: for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state.**

NAME (Last, First, Middle) _____					
BIRTH DATE / /	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
RELATIONSHIP TO APPLICANT (If Any)	PRESENT ADDRESS (Street, City, State & Zip) _____				HOW LONG
EMPLOYER (Company Name & Address) _____					HOW LONG
BUSINESS PHONE	Ext.	POSITION OR TITLE	SALARY PER MONTH		
			GROSS: \$	NET: \$	
PREVIOUS EMPLOYER (Company Name & Address) _____					HOW LONG
<b>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.</b>					
Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding					
SOURCES OF OTHER INCOME				AMOUNT PER MONTH	
				\$	
Is any income listed in this Section likely to be reduced before the credit requested is paid off? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)				Has Joint Applicant or Other Party ever received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes-When?	

### SECTION C - MARITAL STATUS

**Complete only if: for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested.**

APPLICANT	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)
OTHER PARTY	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and 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	NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
CHECKING ACCOUNT NUMBER(S) (where)			\$
SAVINGS ACCOUNT NUMBER(S) (where)			
CERTIFICATE OF DEPOSIT(S) (where)			
MARKETABLE SECURITIES (issuer, type, no. of shares)			
REAL ESTATE (location, date acquired)			
LIFE INSURANCE (issuer, face value)			
AUTOMOBILES (make, model, year)			
OTHER (list)			
TOTAL ASSETS			\$

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

CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		(OMIT RENT) \$	(OMIT RENT) \$	\$
AUTOMOBILES (describe)					
TOTAL DEBTS			\$	\$	\$

Complete the following information about both the Applicant and Joint Applicant or Other Person (if applicable):

Are you obligated to make Alimony, Support or Maintenance Payments?  No  Yes

If yes, to (Name & Address) \_\_\_\_\_ Amt. per month \$ \_\_\_\_\_

Are you a co-maker, endorser, or guarantor on any loan or contract?  No  Yes If yes, for whom? \_\_\_\_\_ To whom? \_\_\_\_\_

Are there any unsatisfied judgments against you?  No  Yes If yes, to whom owed? \_\_\_\_\_ Amount \$ \_\_\_\_\_

Have you been declared bankrupt in the last 10 years?  No  Yes If yes, where? \_\_\_\_\_ Year? \_\_\_\_\_

**Notice to Married Applicants:** No provision of any marital property agreement, unilateral statement under Wisc. Statutes §766.59 or a court decree under Wisc. Statutes §766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

**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). \_\_\_\_\_

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

**COMPLETE IF PURPOSE OF LOAN IS HOME IMPROVEMENT.  
INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

Application Date: \_\_\_\_\_

Applicant's Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

(Lender's Name and Address)

The following information is requested by the federal government for certain types of 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 not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

**APPLICANT:**

I do not wish to furnish this information

Ethnicity:

- Hispanic or Latino
- Not Hispanic or Latino

Race:

- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White

Sex:

- Female
- Male

**CO-APPLICANT:**

I do not wish to furnish this information

Ethnicity:

- Hispanic or Latino
- Not Hispanic or Latino

Race:

- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White

Sex:

- Female
- Male