

CONSUMER CREDIT APPLICATION

Amount Requested \$	Credit Type Requested is:	<input type="checkbox"/> Checking Reserve Line of Credit <input type="checkbox"/> Secured Loan (e.g. CD, Savings) <input type="checkbox"/> PCG Personal Line of Credit	<input type="checkbox"/> MassSave HEAT Loan <input type="checkbox"/> Other _____
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Purpose of credit request and if applicable, description of collateral

APPLICANT	CO-APPLICANT
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If the Applicant is married, he or she may apply for individual credit.

<i>Applicant's Role: Borrower</i>		
Name (First, MI, Last)		
Date of Birth (MM-DD-YYYY)	SSN	Dependents (# and ages)
Home Phone	Cell Phone	
E-mail address		
Home Street Address (street, City, State, Zip)		Since MM-YYYY
Previous Address (if less than 2 years)		Dates (from/to)

<i>Co-Applicant's Role: Co-Borrower</i>		
Name (First, MI, Last)		
Date of Birth (MM-DD-YYYY)	SSN	Dependents (# and ages)
Home Phone	Cell Phone	
E-mail address		
Home Street Address (street, City, State, Zip)		Since MM-YYYY
Previous Address (if less than 2 years)		Dates (from/to)

EMPLOYMENT/ INCOME INFORMATION: APPLICANT

Business Name/Employer and address		<input type="checkbox"/> Self Employed
Position/Title	Dates (from/to)	
Gross Monthly Income	Business phone	
Previous Business Name/Employer (if current less than 2 years)		
Gross Monthly Income	Dates (from/to)	

EMPLOYMENT/ INCOME INFORMATION: CO-APPLICANT

Business Name/Employer and address		<input type="checkbox"/> Self Employed
Position/Title	Dates (from/to)	
Gross Monthly Income	Business phone	
Previous Business Name/Employer (if current less than 2 years)		
Gross Monthly Income	Dates (from/to)	

Notice: 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.

Other Monthly Income Amount	Other Income Source
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Other Monthly Income Amount	Other Income Source
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HOUSING INFORMATION: APPLICANT

<input type="checkbox"/> Own	<input type="checkbox"/> Rent	<input type="checkbox"/> Other _____
Monthly Housing/Rent \$ _____		

HOUSING INFORMATION: CO- APPLICANT

<input type="checkbox"/> Own	<input type="checkbox"/> Rent	<input type="checkbox"/> Other _____
Monthly Housing/Rent \$ _____		

I/We hereby apply for the loan or credit described in this application. I/We certify that I/we have made no misrepresentations in this application for credit or in any related documents, that all information is true and complete, and that I/We did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. **Newburyport Five Cents Savings Bank, the "Lender"**, is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

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 you for your name, address, date of birth, and other information that will allow us to identify you. We will ask to see your driver's license and/or other identifying documents.

X _____ Date
Applicant

X _____ Date
Co-aplicant