

## CREDIT 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>	
IMPORTANT: Check (✓) the appropriate boxes below and complete the applicable sections.					
<input type="checkbox"/> SECURED	<input type="checkbox"/> INDIVIDUAL CREDIT - relying solely on my income or assets				
<input type="checkbox"/> UNSECURED	<input type="checkbox"/> INDIVIDUAL CREDIT - relying on my income or assets as well as income or assets from other sources.				
<input type="checkbox"/> JOINT CREDIT - We intend to apply for joint credit. (initials) _____					
DATE _____		CLASS NO. _____			
ACCOUNT NO. _____		APPROVED <input type="checkbox"/> BY _____			
DECLINED <input type="checkbox"/> BY _____					

AMOUNT REQUESTED \$	FOR HOW LONG	PAYMENT DATE DESIRED	WANT TO REPAY <input type="checkbox"/> MONTHLY <input type="checkbox"/>	PROCEEDS OF LOAN TO BE USED FOR:	
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### SECTION A - INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle) \_\_\_\_\_

BIRTHDATE	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
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ADDRESS (Street, City, State & Zip) \_\_\_\_\_ COUNTY \_\_\_\_\_ Do you  own or  rent? HOW LONG \_\_\_\_\_

PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address) \_\_\_\_\_ COUNTY \_\_\_\_\_ Did you  own or  rent? HOW LONG \_\_\_\_\_

EMPLOYER (Company Name & Address) \_\_\_\_\_ HOW LONG \_\_\_\_\_

BUSINESS PHONE	Ext.	POSITION OR TITLE	GROSS: \$	SALARY PER MONTH NET: \$
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PREVIOUS EMPLOYER (Company Name & Address) \_\_\_\_\_ HOW LONG \_\_\_\_\_

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

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, separate maintenance received under:  Court Order  Written Agreement  Oral Understanding

SOURCES OF OTHER INCOME \_\_\_\_\_ AMOUNT PER MONTH \$ \_\_\_\_\_

Is any income listed in this Section likely to be reduced before the credit request is paid off?  
 No  Yes (Explain) \_\_\_\_\_

Have you previously received credit from us?  
 No  Yes - When? \_\_\_\_\_

### 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) \_\_\_\_\_

BIRTHDATE	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
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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	GROSS: \$	SALARY PER MONTH NET: \$
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PREVIOUS EMPLOYER (Company Name & Address) \_\_\_\_\_ HOW LONG \_\_\_\_\_

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, separate maintenance received under:  Court Order  Written Agreement  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?  
 No  Yes (Explain) \_\_\_\_\_

Has Joint Applicant or Other Party ever received credit from us?  
 No  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)			
<b>TOTAL ASSETS</b>			\$

**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)					
<b>TOTAL DEBTS</b>			\$	\$	\$

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? \_\_\_\_\_

**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.

## INSURANCE DISCLOSURE FOR CREDIT APPLICATION

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Applicant:

Lender: HNB National Bank  
Main Office  
100 N. Main  
Hannibal, MO 63401  
(573) 221-0050

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### Important

Do Not Sign This Form Until You Carefully  
Read IT And Understand Its Content

#### Purpose

You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

#### Credit Disclosures

1. Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

#### Acknowledgment

By signing below, I acknowledge that I have read, received and understand the insurance disclosure.

Applicant:

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

# NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

## HNB NATIONAL BANK

### Our Privacy Disclosure Policy

This is our privacy notice for our customers. We are committed to respecting the individual privacy of consumers. In accordance with federal regulations, we are giving you this notice to tell you how we use information about you and your account. We will not share nonpublic personal information about you with nonaffiliated third parties, except as permitted by law and we will continue to protect your privacy. We intend to comply with Federal law, but if State law provides you with greater protection, we will follow State law.

### Confidentiality and Security

We restrict access to nonpublic personal information about you to those bank employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with FDIC standards to guard your nonpublic personal information.

### Categories of Information That We May Collect

We collect nonpublic personal information about you from the following sources:

- ⊙ Information we receive from you on applications or other forms, including, but not limited to: your name, address, social security number, assets, and income.
- ⊙ Information about your transactions with us, our affiliates, or others, including, but not limited to: your account balance, payment history, parties to transactions, and credit card usage.
- ⊙ Information we receive from a consumer reporting agency, including, but not limited to: your creditworthiness and credit history.

### Disclosure As Permitted By Law

We may disclose all of the information we collect, as described above to our affiliates, service providers and companies that perform marketing services on our behalf.

As required by law, we will notify you of our privacy policy annually. We reserve the right to modify this policy at any time. If you have questions or concerns about the integrity of your account information, please contact us.

Notify Us of Inaccurate Information We Report To Consumer Reporting Agencies. Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address: HNB NATIONAL BANK 100 N. MAIN HANNIBAL, MO 63401.

### The USA Patriot Act and You

To help our government fight the funding of terrorism and money laundering, section 326 of the USA Patriot Act requires us to follow stringent federal guidelines in the identification and verification process of our customers at the time of account opening. This law requires that ALL financial institutions obtain, verify, and record information that identifies each person who opens an account.

There has been much controversy over other aspects of this act, which in its entirety became public law (107-056) on October 26, 2001. However, section 326, which governs our identification and verification procedures, not only will help limit the illegal financial activities of terrorists and other criminals, but it will also serve to help further protect you from potential identity theft.

So when your bank asks you for your personal information, please do not think we are being intrusive. We ask you to keep in mind that your information is:

- ⊙ always kept confidential - we make every effort to protect your privacy.
- ⊙ essential to helping us meet your financial needs - we want to be sure you have the right products and services for your age and stage in life.
- ⊙ for your protection - complete, current information helps us more easily recognize and rebuff any fraudulent attempts to access your accounts.
- ⊙ for your protection - it keeps us in accordance with the many banking regulations which are, after all, designed to protect you and your money!

Thank you for banking with a Mercantile Bancorp, Inc., affiliate bank. We appreciate your business and your trust. Rest assured that your banking satisfaction; protection and privacy are our top priorities. If you have any questions, or would like to verify that your personal and/or account information is as complete and accurate as possible, please contact or visit your bank today!

Member  
FDIC