

## Consumer Loan Application Checklist

### Autos, RVs, Motorcycles, Boats, Snowmobiles, ATVs, and Unsecured Financing Options

Thank you for choosing the Peoples Trust Company for your consumer financing needs. To provide you with the fastest possible service, please use the following checklist when compiling your application materials:

#### **Income Verification** (for all loans except CD or Savings secured):

- A copy of your **most recent pay stub(s)** dated within 30 days of your application evidencing current salary and year to date earnings.
- If you are **self-employed** we will require **all** of the following
  - A copy of your personal and business tax returns for 1 year (including Partnership and Corp tax returns)
- A copy of your **awards letter** for any pension, retirement or social security income received.
  - Or if you bank with Peoples Trust Company and these funds are auto deposited each month, please provide the account number: \_\_\_\_\_
- A copy of your **child support order** for any income received, with evidence it is currently being received only if you would like us to consider this as part of your income.
  - Or if you bank with Peoples Trust Company and these funds are auto deposited each month, please provide the PTC account number: \_\_\_\_\_

#### **Vehicle Secured Loans:**

- Copy of the invoice (dealership) **OR** copy of the bill of sale (private sale) **OR**
- Complete description of vehicle: Year, Make, Model (including LX, XLT, etc.), VIN and Mileage (owner has title)
- Copy of your Insurance Binder to evidence the collateral is properly insured.
  - Information for your insurance company:
    - Loss Payee: Peoples Trust Company, PO Box 320, St Albans Vermont 05478 Fax: 802-524-7763

#### **Application Review:**

- Joint Applications require Initials of all parties on the top of Page 1.
- All applications require the signature and date on page 2 of the application and page 3 of after the Consumer Disclosures and Notices.

We may require additional documentation depending on the specifics of your loan request. However, by having these items available at the time of application, we can begin the process without delay.

Is there any information that you would like to share with us about this request:

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**If you have any questions, please do not hesitate to call us at 800-479-2196.**

**IMPORTANT NOTICES AND DISCLOSURES - RIGHT TO RECEIVE A COPY OF APPRIASAL NOTICE** - We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.



# CONSUMER LOAN APPLICATION

Credit Requested Is: <input type="checkbox"/> Home Equity Loan <input type="checkbox"/> Collateral Secured Loan <input type="checkbox"/> Personal Unsecured Loan		Account Requested: <input type="checkbox"/> Individual <input type="checkbox"/> Joint
Amount Requested \$	Description of Collateral Offered	We intend to apply for joint credit Initial _____ Co-Applicant _____
Purpose of Credit Request		Applicant _____ Co-Applicant _____

If the Applicant is married, he or she may apply for individual credit. For Marital Status, check one if a) you are applying for a secured credit; b) you reside in a community property state; or c) you are relying on property in a community property state as a basis for repayment of the credit requested.

Applicant	Co-Applicant
<b>APPLICANT INFORMATION</b>	
Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor	Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor
Applicant Name (include Jr. or Sr. if applicable)	Co-Applicant Name (include Jr. or Sr. if applicable)
Social Security Number	Social Security Number
Home Phone (incl. area code)	Home Phone (incl. area code)
DOB (mm-dd-yyyy)	DOB (mm-dd-yyyy)
Email Address	Email Address
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)
Dependents (not listed by Co-Applicant) no. ages	Dependents (not listed by Applicant) no. ages
Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien	Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien
Present Address (street, city, state, ZIP) since	Present Address (street, city, state, ZIP) since
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address
If residing at present address for less than two years, complete the following:	
Former Address (street, city, state, ZIP) from to	Former Address (street, city, state, ZIP) from to

Applicant	Co-Applicant
<b>EMPLOYMENT / INCOME INFORMATION</b>	
Name & Address of Employer <input type="checkbox"/> Self Employed	Name & Address of Employer <input type="checkbox"/> Self Employed
Yrs. on this job <input type="checkbox"/> Full time	Yrs. on this job <input type="checkbox"/> Full time
Position/Title & Type of Business	Position/Title & Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)
Gross Monthly Income \$	Gross Monthly Income \$
Name & Address of Employer <input type="checkbox"/> Self Employed	Name & Address of Employer <input type="checkbox"/> Self Employed
Dates from to	Dates from to
Position/Title & Type of Business	Position/Title & Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)
Name & Address of Employer <input type="checkbox"/> Self Employed	Name & Address of Employer <input type="checkbox"/> Self Employed
Dates from to	Dates from to
Position/Title & Type of Business	Position/Title & Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)

**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 Income	\$	Other Income	\$
Other Income	\$	Other Income	\$
Other Income	\$	Other Income	\$

HOUSING INFORMATION			
<input type="checkbox"/> Own <input type="checkbox"/> Rent since	Monthly Housing/Rent \$	Present Value \$	Date Purchased

CASH ASSET INFORMATION		
Financial Institution Name	Saving Account Balance \$	Checking Account Balance \$

I hereby apply for the loan or credit described in this application. I certify that I made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I did not omit any important information. I agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my credit and employment status, either directly or through any agency employed by Lender for that purpose. Additionally, Lender may obtain any credit reports Lender deems necessary or desirable in connection with the matters set forth herein and Lender may obtain additional credit reports in connection with this transaction or extension of credit for the purpose of reviewing the account, increasing the credit line or amount of the account, for the purpose of taking collection actions on this account, or for any other legitimate purposes associated with this account. It is my intent to hereby grant to Lender permission to obtain credit reports to the full extent permitted by the Vermont Fair Credit Reporting Act, 9 V.S.A. Section 2480a - 2480g. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my account. I 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 further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my application, credit or loan.

**X** \_\_\_\_\_  
Applicant

Date

**X** \_\_\_\_\_  
Co-Applicant

Date



**ASSETS AND LIABILITIES ADDENDUM TO CONSUMER LOAN APPLICATION**

Applicant: \_\_\_\_\_

Application Number: \_\_\_\_\_

**Assets**

**Liabilities**

**Checking and Savings Accounts**

**Name and Address of Creditor**

Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance
Acct. No.	\$	Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance
Acct. No.	\$	Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance
Acct. No.	\$	Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance
Acct. No.	\$	Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance
Acct. No.	\$	Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance

**Stocks and Bonds Assets**

**Name and Address of Creditor**

Number	Description	Cash or Market Value	Name & Address of Company	Payment	Balance
		\$			
		\$			
		\$			
		\$			
		\$			
		\$			
		\$			
		\$			
		\$			
		\$			

**Automobiles Owned:**

**Name and Address of Creditor**

Year	Make and Model	Cash or Market Value	Name & Address of Company	Payment	Balance
		\$			
		\$			
		\$			

**Other Assets Owned:**

**Name and Address of Creditor**

Description	Cash or Market Value	Name & Address of Company	Payment	Balance
	\$			
	\$			
	\$			
	\$			
	\$			
	\$			
	\$			
	\$			

<b>LIQUID ASSETS</b>	\$	<b>TOTAL MONTHLY PAYMENTS</b>	\$
<b>TOTAL ASSETS</b>	\$	<b>TOTAL LIABILITIES</b>	\$
<b>NET WORTH</b>	\$		

\*\*\* indicates obligations satisfied at or before loan closing.



**INTERVIEWER INFORMATION**

Originator Name		Phone Number	Ext.
Originator NMLSR Identifier	Originator License State and Number <b>NA</b>		
Company Name <b>Peoples Trust Company</b>			
Company NMLSR Identifier <b>442104</b>	Company License State and Number <b>NA</b>		
Company Address (street, city, state, ZIP)	<b>P.O. Box 320 St. Albans, VT 05478</b>		

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**FACTS****WHAT DOES PEOPLES TRUST COMPANY OF ST. ALBANS DO WITH YOUR PERSONAL INFORMATION?**

**Why?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account transactions
- credit history and income
- payment history and account balances

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?** All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Peoples Trust Company of St. Albans chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Peoples Trust Company of St. Albans share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> —to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?** Call 800-479-2196 or go to [www.ptcvt.com](http://www.ptcvt.com)

**Who we are**

<b>Who is providing this notice?</b>	Peoples Trust Company of St Albans
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**What we do**

<b>How does Peoples Trust Company of St. Albans protect my personal information?</b>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We educate our employees about the importance of maintaining the confidentiality of customer information and limit access.</p>
<b>How does Peoples Trust Company of St. Albans collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>● deposit money or pay your bills</li> <li>● show your government-issued ID or open an account</li> <li>● apply for a loan</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>● sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>● affiliates from using your information to market to you</li> <li>● sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

**Definitions**

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>● <i>Peoples Trust Company of St. Albans has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>● <i>Nonaffiliates we share with can include mortgage companies, insurance companies, direct marketing companies, electronic services and non profit organizations.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>● <i>Our joint marketing partners include loan and deposit banking services, asset and brokerage mgmt services and insurance.</i></li> </ul>

**Other important information**

<p>As Required by Vermont Law: We obtain your consent before accessing your credit report and use it only for the purpose for which you have consented to or as permitted or required by law. We do not share your health or medical information except to process transactions and to provide services that you have initiated or the disclosure is otherwise permitted or required by law.</p>
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