

Documents Needed for Consumer Loan

Please supply the following documents that apply to you.

You can email, fax to 217-532-2225, mail or drop these documents off at the bank.

Bank of Hillsboro ♦ 230 S. Main Street, PO Box 310, Hillsboro, IL 62049 ♦ 217-532-3991

♦ NMLS # 421813

The following documents are required or may be requested (if applicable) and will need to be sent securely through www.csiesafe.com. An account will need to be created by selecting new user.

- * Completed Loan Application (required document)
- * One Paystub with YTD information
- * Most recent tax return (if self-employed)
- * Bill of Sale or Sales Contract
- * Copy of Vehicle Title
- * Copy of Insurance (Must show Insurance provider, Agent and phone number)

*****Please do not email any personal or confidential information unless using www.csiesafe.com*****

COMMON LOAN FEATURES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Internet Banking	FREE
Bill Pay (application required)	FREE
-Cashed or deposited items returned or unpaid:	
Each item charged back	\$6.00
Each NSF item unable to charge back	\$30.00
NSF loan payment (each occurrence)	\$30.00
HELOC over limit charge (each occurrence)	\$30.00
By phone loan payment with credit card	3% of payment
By phone loan payment with debit card	1%+\$0.25 of payment
By phone loan payment - internal account transfer	\$2.00
Lost loan payment book	\$5.00

Member FDIC



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
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		APPLICANT INFORMATION		Co-Applicant	
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		Co-Applicant Name (include Jr. or Sr. if applicable)	
Applicant Name (include Jr. or Sr. if applicable)		Social Security Number		Home Phone (incl. area code)	
Social Security Number		Home Phone (incl. area code)		DOB (mm-dd-yyyy)	
Email Address		Email Address		Email Address	
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Applicant)		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)	
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		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)		Present Address (street, city, state, ZIP)		Present Address (street, city, state, ZIP)	
Mailing Address, if different from Present Address		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)		Former Address (street, city, state, ZIP)		Former Address (street, city, state, ZIP)	

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

APPLICANT SIGNATURE(S)	
------------------------	--

I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application 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. 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 and agree that Lender may obtain, use and share my state and federal tax return information for purposes of: 1) reviewing and responding to this loan application; 2) originating the loan; 3) servicing the loan; 4) selling or transferring all or a part of the loan or any interest in it; and (5) internal marketing analysis, marketing to me/us, and other marketing as permitted by law. 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, tax return information consent, and authorizations extend not only to Lender, but also to Third Parties, including loan servicers, any insurer of the loan, government agency loan guarantors, marketing companies, and to any investor to whom Lender may sell all or any part of the loan, as well as to the affiliates, agents, and any successors and assigns of Lender and Third Parties. 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.

X		X	
Applicant	Date	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
Acct. No.	\$		Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value		Name & Address of Company	Payment	Balance
Stocks and Bonds Assets			Name & Address of Company	Payment	Balance
Number	Description	Cash or Market Value			
		\$			
		\$			
		\$			
		\$			
		\$			
			Acct. No.	\$	\$
			Name & Address of Company	Payment	Balance
Life Insurance - Face Value		\$			
Real Estate Owned Assets		\$			
Vested Interest in Retirement Funds		\$			
Net Worth of Business Owned		\$	Acct. No.	\$	\$
Automobiles Owned:			Name & Address of Company	Payment	Balance
Year	Make and Model	Cash or Market Value			
		\$			
		\$			
		\$			
		\$			
			Acct. No.	\$	\$
			Name & Address of Company	Payment	Balance
Other Assets Owned:					
Description		Cash or Market Value			
		\$			
		\$			
		\$			
		\$			
		\$			
		\$			
		\$			
			Acct. No.	\$	\$
			Alimony/Child Support/Separate Maintenance Owed to	\$	
			Job Related Expense	\$	
LIQUID ASSETS		\$	TOTAL MONTHLY PAYMENTS		\$
TOTAL ASSETS		\$	TOTAL LIABILITIES		\$
NET WORTH		\$			

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

REFERENCES ADDENDUM TO CONSUMER LOAN APPLICATION

Applicant:	Application Number:
------------	---------------------

Applicant		PERSONAL REFERENCES		Co-Applicant	
Name	Relationship	Name	Relationship	Name	Relationship
Address	Phone	Address	Phone	Address	Phone
Name	Relationship	Name	Relationship	Name	Relationship
Address	Phone	Address	Phone	Address	Phone
Name	Relationship	Name	Relationship	Name	Relationship
Address	Phone	Address	Phone	Address	Phone

INTERVIEWER INFORMATION

Originator Name		Phone Number	Ext.
Originator NMLSR Identifier		Originator License State and Number	
Company Name			
Company NMLSR Identifier		Company License State and Number	
Company Address (street, city, state, ZIP)			

FACTS**WHAT DOES BANK OF HILLSBORO, NA
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 balances
- transaction history and credit history
- payment history and account transactions

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 BANK OF HILLSBORO, NA chooses to share; and whether you can limit this sharing.

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

Questions?

Call 800-717-3991 or go to www.bankhillsboro.com

Who we are

Who is providing this notice?	Bank of Hillsboro, NA
-------------------------------	-----------------------

What we do

How does BANK OF HILLSBORO, NA protect my personal information?	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.
How does BANK OF HILLSBORO, NA collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or apply for a loan • deposit money or use your credit or debit card • make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>BANK OF HILLSBORO, NA does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>BANK OF HILLSBORO, NA does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>BANK OF HILLSBORO, NA doesn't jointly market.</i>

Other important information