



For Branch use only

<input type="checkbox"/> HRL	\$ _____	Br # _____
<input type="checkbox"/> HECL <input type="checkbox"/> ETHEL	\$ _____	Emp # _____
<input type="checkbox"/> Other _____	\$ _____	Contact _____

Date disclosures provided / mailed \_\_\_\_\_

**CONSUMER LOAN APPLICATION - Please Print Clearly**

I am requesting credit in the amount of \$ \_\_\_\_\_ for \_\_\_\_\_ months. **Purpose (required):** \_\_\_\_\_

Will any of the funds be used for post secondary educational expenses including, but not limited to: tuition, books, fees, supplies, personal expenses, room/board, computers, refinancing or consolidation of education debt?  Yes  No

**Installment Loan** (Select one):  Fixed-rate  Variable rate  
(Select one):  Secured (Complete "Collateral Information" Section)  Unsecured

**Line of Credit** (Select one):  Home Equity Credit Line (Complete "Collateral Information" Section)  Reddi-Credit  
 Check Reserve Overdraft Line Checking Account # \_\_\_\_\_

**Credit Card** (Select one):  VISA Platinum (128)  VISA Classic (85)  MasterCard (178)  VISA Secured (78)

Charge my monthly payments to my Zions Bank Account No. \_\_\_\_\_

My preferred payment date is \_\_\_\_\_ (does not apply to Lines of Credit)

**INDIVIDUAL APPLICATION:** I am applying for credit based solely on my own creditworthiness and income.

**JOINT APPLICATION:** I am applying with a Co-applicant based on our combined incomes and creditworthiness. I understand that if any assets are not jointly owned, I must identify on the joint financial information who owns the asset or complete a separate application.

**CO-SIGNER APPLICATION:** I am applying as a co-signer for another applicant(s). In case of default by the applicant(s), I agree to pay the debt in full, plus late fees or collection costs that may be incurred. If this debt is ever in default, I understand that the default may become a part of my credit report.

**NOTICE:** If you are married, you can still apply for a separate account in your own name. If you are married and reside in a community property state such as AK, AZ, CA, ID, LA, NM, TX, NV, WA or WI, the assets of your marital community may be liable on this account even if you apply for an individual account and this application is not signed by your spouse (unless you attach a signed statement that you wish to apply for a separate account based solely on your separate assets).

**APPLICANT INFORMATION**

First Name		M.I.	Last Name		Sr., Jr. or III.	Social Security No.		Date of Birth	
Home Address		Street	APT #	City	State	Zip Code	<input type="checkbox"/> Rent <input type="checkbox"/> Own	How long? ___ Yrs ___ mo	
Mailing Address		Street		City	State	Zip Code	<input type="checkbox"/> Live w/Parents/Relatives		
Previous Address		Street	APT #	City	State	Zip Code	Home Phone ( )		
Name of your Employer		Position Held	Business Phone ( )	How long? ___ Yrs ___ mo	Gross Monthly Salary \$		Monthly Mortgage or Rent Payment: \$ _____		
<b>OTHER INCOME:</b> You need not disclose alimony, child support or separate maintenance payments unless you wish to have it considered as a basis for repaying this loan					I receive \$ _____ per month from _____				
					I receive \$ _____ per month from _____				
Name of Previous Employer (if at current employer < 2 yrs)			Position Held		Business Phone ( )		How long? ___ Yrs ___ mo		
Name and address of nearest relative not living with you			Relationship		Home Phone ( )		Name of Applicant's Bank <input type="checkbox"/> Checking <input type="checkbox"/> Savings		

**CO-APPLICANT INFORMATION**

First Name		M.I.	Last Name		Sr., Jr. or III.	Social Security No.		Date of Birth	
Home Address		Street	APT #	City	State	Zip Code	<input type="checkbox"/> Rent <input type="checkbox"/> Own	How long? ___ Yrs ___ mo	
Mailing Address		Street		City	State	Zip Code	<input type="checkbox"/> Live w/Parents/Relatives		
Previous Address		Street	APT #	City	State	Zip Code	Home Phone ( )		
Name of your Employer		Position Held	Business Phone ( )	How long? ___ Yrs ___ mo	Gross Monthly Salary \$		Monthly Mortgage or Rent Payment: \$ _____		
<b>OTHER INCOME:</b> You need not disclose alimony, child support or separate maintenance payments unless you wish to have it considered as a basis for repaying this loan					I receive \$ _____ per month from _____				
					I receive \$ _____ per month from _____				
Name of Previous Employer (if at current employer < 2 yrs)			Position Held		Business Phone ( )		How long? ___ Yrs ___ mo		
Name and address of nearest relative not living with you			Relationship		Home Phone ( )		Name of Applicant's Bank <input type="checkbox"/> Checking <input type="checkbox"/> Savings		

**OTHER INFORMATION**

<input type="checkbox"/> I do <input type="checkbox"/> I do not have debts that are past due.	<input type="checkbox"/> I have <input type="checkbox"/> I have not had collateral repossessed or foreclosed. If yes, date: _____	<input type="checkbox"/> I have <input type="checkbox"/> I have not filed for bankruptcy. If yes, date of filing: _____
<input type="checkbox"/> I have <input type="checkbox"/> I have not transferred my assets to a Trust or Life Estate. If yes, I will provide Zions Bank with a complete copy of my Trust or Life Estate documents.		

Applicant's Initials \_\_\_\_\_  
ZB180-0174 Rev 1/18/2012

Co-Applicant's Initials \_\_\_\_\_

# ZIONS BANK

## CONSUMER LOAN APPLICATION (Page 2)

Applicant's First Name	M.I.	Last Name	Sr., Jr. or III.	Co-Applicant's First Name	M.I.	Last Name	Sr., Jr. or III.
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**COLLATERAL INFORMATION** I estimate the value of my collateral to be : \$ \_\_\_\_\_

Real Estate or a Dwelling will secure this loan. The loan I am requesting will be secured by a (Select one):

<input type="checkbox"/> first mortgage on my (Select one): <input type="checkbox"/> second mortgage on my (Select one):	<input type="checkbox"/> primary residence <input type="checkbox"/> second/vacation home <input type="checkbox"/> rental property <input type="checkbox"/> land/lot <input type="checkbox"/> primary residence <input type="checkbox"/> second/vacation home <input type="checkbox"/> rental property <input type="checkbox"/> land/lot
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Other Collateral will secure this loan:  
Describe (for vehicle loans, please include year, make and model): \_\_\_\_\_

Collateral Property Address: \_\_\_\_\_

City \_\_\_\_\_ County \_\_\_\_\_ ST \_\_\_\_\_ ZIP \_\_\_\_\_

Property Type (Select one):  
 1-4 family residential real estate  
 Mobile/Manufactured Home, the land:  will  will not be financed  
 5+ unit multi-family dwelling  
 Land/Lot

Title to the collateral property is held in the following names: \_\_\_\_\_

**If you are applying only for a VISA, MasterCard or Check-Reserve product, please proceed to the signature area of this application.**

ASSETS			DEBTS (Place an * next to balances to be paid with this loan)				
DESCRIPTION	VALUE	TITLED OWNERS	MONTHLY PMTS	PAID TO WHOM	ORIGINAL BALANCE	CURRENT BALANCE	MONTHLY PAYMENT
Home	\$		1 <sup>st</sup> Mortgage/Rent		\$	\$	\$
	\$		2 <sup>nd</sup> Mortgage		\$	\$	\$
Automobiles	\$		Vehicle Loans		\$	\$	\$
Other Real Estate	\$		Other Mortgage		\$	\$	\$
Cash in Financial Institutions	\$		Credit Cards (List)		\$	\$	\$
Marketable Securities	\$				\$	\$	\$
Other Assets (List)	\$				\$	\$	\$
	\$				\$	\$	\$
	\$				\$	\$	\$
	\$		Other		\$	\$	\$
	\$		Alimony/Child Support		\$	\$	\$
<b>TOTAL ASSETS</b>	\$		<b>TOTAL LIABILITIES</b>		\$	\$	\$

### Service Provider Authorization

In the event that Zions Bank cannot approve my loan request, I understand that Zions Bank may refer the application file in its entirety to a lender who may be able to approve my application. I am under no obligation to accept any offer of loan terms made by a referral lender, nor is the referral lender under any obligation to provide financing. I further understand that in the event the referral lender or lenders may not be able to approve the loan request, the referral lender is obligated to issue a statement of Credit Denial.

I understand that Zions Bank provides this referral service for the convenience of its clients and is not responsible for any change in terms, including rate, number of months (term), dollar amount (loan amount), or type of credit offered; actions or failure to act by the referral lender, including but not limited to, Truth-in-Lending and Real Estate Settlement Procedures Act. I further understand that Zions Bank may receive a fee for this referral.

I hereby authorize Zions Bank to refer my loan application to another lender together with all necessary credit information which may include my employment records and earnings amounts, savings and checking account information, consumer credit balances, and payment history including mortgage payment records and balances. This authorization does not cancel or annul any election I may have made under Zions Bank Consumer Privacy Policy. I hereby hold Zions Bank harmless of any legal action or liability resulting from this referral.

I do not authorize Zions Bank to refer my loan application to another lender for consideration.

Everything you have stated in this application is correct to the best of your knowledge. You understand that Zions Bank will retain this application whether or not it is approved. Zions Bank is authorized to check your credit and employment history and to answer questions about its credit experience with you. You have read and understand the application form and agree to provide any additional information which may be legally required to determine creditworthiness. (NOTE: Falsification of credit information to a federally insured bank may be a federal offense and may result in exemption from discharge in the event a petition for bankruptcy is filed.)

For credit cards, you authorize issuance of your Personal Identification Number (PIN) for use of your card(s) in any accepting Automated Teller Machine (ATM) and Point of Sale (POS) Debit Device and agree to be bound by the agreement that will be provided to you and which will govern your account if this application is approved.

For Check Reserve Overdraft Lines, you agree to be bound by the terms included in the "Deposit Agreement."

Except as noted in this paragraph, applicant(s), (1) represents that it has no claims against, or defenses to obligations owing by applicant(s) to Zions Bank or (2) waives all such claims and defenses to the extent allowed by law. This provision is subject to claims for performance of express contractual obligations owing to applicant(s) by Zions Bank.

All disagreements arising as a result of this application or processing of the application shall be resolved by binding arbitration in accordance with Commercial Arbitration Rules of the American Arbitration Association.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

Acknowledged by: \_\_\_\_\_ (Bank Representative) Date \_\_\_\_\_ How Application Received:  In Person  Phone  Mail

**Application must be signed by all applicants**