

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.

TYPE OF CREDIT REQUESTED

IMPORTANT: Check (✓) the appropriate boxes below and complete the applicable sections.

SECURED INDIVIDUAL CREDIT - relying solely on my income or assets
 UNSECURED INDIVIDUAL CREDIT - relying on my income or assets as well as income or assets from other sources
 JOINT CREDIT - We intend to apply for joint credit. (initials) _____

FOR CREDITOR USE

DATE _____ CLASS NO. _____

ACCOUNT NO. _____

APPROVED BY _____

DECLINED BY _____

AMOUNT REQUESTED	FOR HOW LONG	PAYMENT DATE DESIRED	WANT TO REPAY	PROCEEDS OF LOAN TO BE USED FOR:
\$ _____	_____ months	_____	<input type="checkbox"/> MONTHLY <input type="checkbox"/> _____	_____

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	SALARY PER MONTH
_____	_____	_____	GROSS: \$ _____ NET: \$ _____

PREVIOUS EMPLOYER (Company Name & Address) _____ HOW LONG _____

NAME AND 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	SALARY PER MONTH
_____	_____	_____	GROSS: \$ _____ NET: \$ _____

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)			
TOTAL ASSETS			\$

OUTSTANDING DEBTS (Including 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)					
TOTAL DEBTS			\$	\$	\$

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.

Union Bank

Consent

I (We) hereby give my (our) consent to have Union Bank, successors, assignees and/or subsequent investors and servicers obtain any and all information regarding my (our) employment, checking, and/or savings accounts, credit obligations and all other credit matters which they may require in connection with my (our) application for a loan.

I understand that a consumer report prepared by a consumer reporting agency may be obtained at the time I apply for my account and, if my account is approved, at any time after that. I have the right at any time to ask Union Bank whether a report was obtained and, if so, to have Union Bank furnish me with the name and address of the consumer reporting agency that prepared the report.

THIS FORM MAY BE REPRODUCED AND THAT COPY SHALL BE AS EFFECTIVE AS THE ORIGINAL CONSENT WHICH I (WE) HAVE SIGNED.

This consent form is signed for the purpose of applying for individual or joint credit. (Check one)

Signature

Signature

I am (we are) aware that the assigned Credit Bureau may call me (us) to clarify information obtained in my (our) application or credit history (ies) in order to expedite the processing of the loan application. I (we) can be reached at the following telephone number(s) during the day.

Name: _____ (_____) _____ from _____ to _____

Name: _____ (_____) _____ from _____ to _____

PRIVACY NOTICE (Copies are available upon request or at <http://www.unionbankvt.com/UBPrivacy.html>)

Respecting and protecting customer privacy has always been vital to our business. While information is the cornerstone of our ability to provide superior service, our most important asset is our customers' trust. You have entrusted us not only with your finances, but also with your personal information. To protect and maintain this relationship, and to comply with FRB Regulation P effective July 1, 2001, we have adopted the following privacy principles.

Union Bank collects non-public personal information about you from the following sources: (1) Information you provide on applications and other forms; (2) Information about your transactions with us, our affiliates, or others, and (3) Information we receive from consumer reporting agencies.

Union Bank protects your information by restricting access to non-public personal information to employees who need that information to provide products and services to you. We maintain appropriate security safeguards and procedures regarding customer information, which includes the use of passwords and access codes to prevent revealing sensitive information to inappropriate or unauthorized sources.

We do not disclose any non-public personal information about our customers or former customers to anyone, except as permitted by law. This may include information we collect as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

Union Bank asks its business partners to maintain the same privacy standards. When the Bank conducts business with third parties, it requires its vendors to maintain similar standards of conduct regarding the privacy of personally identifiable customer information provided to them.

Union Bank communicates its privacy principles to new customers when they open accounts and annually there-after. Customers will be notified in advance if there are any changes in the Bank's privacy principles.

Visitors to Union Bank's web site will remain anonymous. We do not collect personal identifying information about visitors to our site. If you access account information online via our NetTeller service, you must provide your NetTeller ID and individually selected PIN. Your PIN should never be shared with anyone and may be changed at your discretion. To provide you with the privacy and piece of mind you deserve, Union Bank has implemented proven encryption methods to transmit account information across the Internet. Please be advised that e-mail is not encrypted and sensitive information should not be sent via e-mail. Additionally, please be aware that the use of cell phones and portable phones is not a secure means for conducting bank business.

Union Bank strives to maintain the most up-to-date, complete and accurate customer and account information. If you have any questions, please call us at (802) 888-6600, or write to us at P.O. Box 667, Morrisville, VT 05661.

FOR BANK USE ONLY

I hereby certify this to be a true and exact copy of the original

Signature

Name/Title

HOME MORTGAGE DISCLOSURE ACT NOTICE

(This form is required for face to face loan requests not submitted on the Uniform Residential Loan Application.)

Applicant Name: _____

Co-Applicant Name: _____

If you are applying for a loan for home purchase, home improvement or a refinance where the old loan and the new loan are secured by a dwelling, Union Bank asks that you assist us in complying with Federal Regulation C – Home Mortgage Disclosure Act, by completing this application addendum. A home/ dwelling is considered any residential structure, whether or not attached to real property. It includes vacation or second homes and rental properties; multifamily as well as 1-4 family structures; individual condominium and cooperative units; and manufactured and mobile homes.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are **NOT** required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race." The law provides that a lender may neither discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this lender is **required** to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. **(If the loan will be in the name of a Corporation, LLC or Partnership choose Not Applicable)**

Applicant: I do not wish to furnish this information.

Co-Applicant: I do not wish to furnish this information.

Ethnicity:

- (1) Hispanic or Latino (2) Not Hispanic or Latino
 (3) Information not provided by applicant in mail,
Internet or telephone application
 (4) Not Applicable (Corporation, etc.)

Ethnicity:

- (1) Hispanic or Latino (2) Not Hispanic or Latino
 (3) Information not provided by applicant in mail,
Internet or telephone application
 (4) Not Applicable (Corporation, etc.)
 (5) No co-applicant

Race:

- (1) American Indian, Alaskan Native
 (2) Asian (3) Black or African American
 (4) Native Hawaiian or Other Pacific Islander
 (5) White (6) Information not provided by applicant
in mail, Internet or telephone application
 (7) Not Applicable (Corporation, etc.)

Race:

- (1) American Indian, Alaskan Native
 (2) Asian (3) Black or African American
 (4) Native Hawaiian or Other Pacific Islander
 (5) White (6) Information not provided by applicant
in mail, Internet or telephone application
 (7) Not Applicable (Corporation, etc.)
 (8) No Co-Applicant

- Sex:** (1) Male (2) Female
 (3) Information not provided by applicant
 (4) Not Applicable (Corporation, etc.)

- Sex:** (1) Male (2) Female
 (3) Information not provided by applicant
 (4) Not Applicable (Corporation, etc.)
 (5) No Co-Applicant

Applicant's Signature: _____ **Co-Applicant's Signature:** _____

NOTE to Loan Officer. This form is to be attached to the application/credit memo. The information supplied by the applicant(s) is to be completed on the HMDA-LAR set-up sheet. Remember, in a face to face interview, if the applicant(s) does not complete the information or chooses I do not wish to furnish this information, then you are required by law to make such determination based on your visual observation and the applicant(s)'s surname.

If you make a visual observation, initial here: _____

FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product or annuity in connection with this extension of credit. **FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:**

1. My purchase of an insurance product or annuity from you or from any of your affiliates; or
2. My agreement not to obtain, or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.

By signing, I acknowledge that I have received a copy of this form on today's date. Unless this disclosure is provided electronically or I have applied for credit by mail, I also acknowledge that you have provided this disclosure to me orally.

.....
Consumer Date

.....
Consumer Date