



POP 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 by federal law.

Check One [] Individual Credit Line – relying solely on my income. [] Joint credit line – We intend to apply for joint credit. (Initials) _____
[] Individual Credit Line – relying on my income as well as income from other sources. Note: Married applicants may apply for separate accounts

Please answer each question as thoroughly as possible. Provide the following marital status only if: you are applying for joint or secured credit, or you live in a community property state or are relying on property located in such a state for repayment of the credit requested.

Applicant: [] Married [] Separated [] Unmarried (including single, divorced, widowed)
Co-Applicant: [] Married [] Separated [] Unmarried (including single, divorced, widowed)

APPLICANT INFORMATION CO-APPLICANT OR OTHER PARTY INFORMATION

Note: Complete "Other Party Information" if another person will be permitted to use the account, or if the individual applicant is relying on the income of others as a basis for repayment, or the individual applicant lives in a community property state or is relying on property located in a community property state as a basis for repayment of the credit requested.

Form with fields for Name, Address, Previous Address, Home Phone No., Business Phone No., Taxpayer ID No., Birth Date, No. of Dependents, Employer, Position, How Long, Employer's Address, Previous Employer, Name of Nearest Relative, Address, Name of Present Landlord/Mortgage Holder, Phone No., Own/Rent, Mo. Rent/Mortgage \$

INCOME INCOME

You need not list income from alimony, child support or separate maintenance if you do not want it considered in your ability to repay this obligation. If you do list such income, please provide "Other Party Information" about the person on whom you are relying for such income.

Table with columns: Source, Amount Per Month, Source, Amount Per Month. Rows include Base Employment Income, Dividends/Interest, Net Rental Income, Other.

OBLIGATIONS OBLIGATIONS

Include any amounts you must pay towards alimony, child support or separate maintenance. Also list all credit card obligations.

Table with columns: To Whom Paid, Credit Limit, Mo. Payment, To Whom Paid, Credit Limit, Mo. Payment. Multiple rows for listing obligations.

ASSETS ASSETS

Do not include real estate assets. Include cash in savings institutions, stocks, bonds, cash value of life insurance, autos, etc.

Table with columns: Type, Amount, Type, Amount. Rows for listing various assets.

REAL ESTATE REAL ESTATE

Form with fields for Location, How Held, Name(s) of Owner(s), Purchase Price, Balance Owing. Two sections for property 1 and 2.

GENERAL INFORMATION

If you or co-applicant or other party answers yes to any of the following questions, please explain on backside.

Are you a guarantor or co-maker on any leases, contracts or debts? [] Yes [] No
Are there any suits or judgments pending against you? [] Yes [] No If Yes, state amount \$ _____
Have you been declared bankrupt in the last 10 years? [] Yes [] No

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 records with Lender. I understand that I must update this credit information at Lender's request and if my financial condition changes.

Applicant X _____ Date _____ Co-Applicant X _____ Date _____

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

YOUR BILLING RIGHTS

KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR PERSONAL OVERDRAFT PROTECTION (POP) LINE OF CREDIT STATEMENT.

If you think your statement is wrong, or if you need more information about a transaction on your statement, write to us on a separate sheet at Union Bank, P.O. Box 667, Morrisville, VT 05661. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your POP payment or balance automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE

We must acknowledge your letter within **30** days, unless we have corrected the error by then. Within **90** days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we determine you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first **\$50** of the questioned amount, even if your statement was correct.