



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) \_\_\_\_\_ 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 sets of fields for multiple properties.

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 \_\_\_\_\_

## FACTS WHAT DOES UNION BANK 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
- Account balances
- Transaction or loss history
- Credit history
- Credit scores
- 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 Union Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Union Bank 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>	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?** Call 802-888-6600 or Toll-free at 866-862-1891 or go to [www.unionbankvt.com](http://www.unionbankvt.com)

What We Do	
<b>How does Union Bank protect my personal information?</b>	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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
<b>How does Union Bank collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>● Open an account</li> <li>● Apply for a loan</li> <li>● Make deposits or withdrawals from your account</li> <li>● Pay us by check</li> <li>● Make a wire transfer</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <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> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>● <i>Our affiliates include our parent holding company Union Bankshares, Inc.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>● <i>Union Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>● <i>Union Bank doesn't jointly market.</i></li> </ul>
Other Important Information	
<b>For Vermont Customers.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.	

# Union Bank

## Consent

I (We) hereby give my (our) consent to have Union Bank 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 \_\_\_\_\_

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.