

# 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<br>\$ | FOR HOW LONG | PAYMENT DATE DESIRED | WANT TO REPAY<br><input type="checkbox"/> MONTHLY<br><input type="checkbox"/> | PROCEEDS OF LOAN TO BE USED FOR: |
|------------------------|--------------|----------------------|---|----------------------------------|

## SECTION A - INDIVIDUAL APPLICANT INFORMATION

|  |               |                      |                     |  |   |
|--|---------------|----------------------|---------------------|--|---|
| NAME (Last, First, Middle)   |               |                      |                     |  |   |
| BIRTHDATE  | TELEPHONE NO. | DRIVER'S LICENSE NO. | SOCIAL SECURITY NO. | NO. DEPENDENTS   | AGES OF DEPENDENTS  |
| ADDRESS (Street, City, State & Zip)  |               |                      |                     | COUNTY   | Do you <input type="checkbox"/> own<br>or <input type="checkbox"/> rent?  |
| PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address)  |               |                      |                     | COUNTY   | Did you <input type="checkbox"/> own<br>or <input type="checkbox"/> rent? |
| 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: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding |               |                      |                     |  |   |
| SOURCES OF OTHER INCOME  |               |                      |                     |  | AMOUNT PER MONTH<br>\$  |
| Is any income listed in this Section likely to be reduced before the credit request is paid off?   |               |                      |                     | Have you previously received credit from us?                     |   |
| <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)   |               |                      |                     | <input type="checkbox"/> No <input type="checkbox"/> 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     |          |
| 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: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding |               |   |                     |  |                        |          |
| SOURCES OF OTHER INCOME  |               |   |                     |  | AMOUNT PER MONTH<br>\$ |          |
| Is any income listed in this Section likely to be reduced before the credit requested is paid off?   |               |   |                     | Has Joint Applicant or Other Party ever received credit from us? |                        |          |
| <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)   |               |   |                     | <input type="checkbox"/> No <input type="checkbox"/> 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)<br>(where)                  |                                      |                  | \$    |
| SAVINGS ACCOUNT NUMBER(S)<br>(where)                   |                                      |                  |       |
| CERTIFICATE OF DEPOSIT(S)<br>(where)                   |                                      |                  |       |
| MARKETABLE SECURITIES<br>(issuer, type, no. of shares) |                                      |                  |       |
| REAL ESTATE<br>(location, date acquired)               |                                      |                  |       |
| LIFE INSURANCE<br>(issuer, face value)                 |                                      |                  |       |
| AUTOMOBILES<br>(make, model, year)                     |                                      |                  |       |
| OTHER<br>(list)  |                                      |                  |       |
| <b>TOTAL ASSETS</b>                                    |                                      |                  | \$    |

**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<br><input type="checkbox"/> Mortgage |                                      | (OMIT RENT)<br>\$ | (OMIT RENT)<br>\$ | \$               |
| AUTOMOBILES<br>(describe)   |  |                                      |                   |                   |                  |
|                             |  |                                      |                   |                   |                  |
|                             |  |                                      |                   |                   |                  |
|                             |  |                                      |                   |                   |                  |
|                             |  |                                      |                   |                   |                  |
|                             |  |                                      |                   |                   |                  |
|                             |  |                                      |                   |                   |                  |
| <b>TOTAL DEBTS</b>          |  |                                      | \$                | \$                | \$               |

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.

# Texas Gulf Bank, N.A.

## Loan Request

Amount \_\_\_\_\_ Purpose \_\_\_\_\_

*I certify that the information in this application is correct and I am authorizing the lender to check my credit and employment history and to answer questions others may ask about my credit record with the lender.*

***ALL PARTIES SIGNING THIS AUTHORIZATION ARE AFFIRMING THEIR INTENT TO APPLY FOR JOINT CREDIT.***

***A SINGLE SIGNATURE IMPLIES INTENT FOR INDIVIDUAL CREDIT.***

\_\_\_\_\_  
*Applicant*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Co-Applicant*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Co-Applicant*

\_\_\_\_\_  
*Date*

# Texas Gulf Bank, N.A.

## Solicitud de Prestamo

Cantidad Solicitada \_\_\_\_\_ Intento de Prestamo \_\_\_\_\_

*Yo certifico que la informacion en esta aplicacion es correcta y autorizo que el banco investigue mi credito y los antecedentes de mi empleo, y contestar preguntas que otros tengan encuaneto a mi credito con mi banco.*

***TODOS LO QUE FIRMEN ESTA AUTORIZACION ESTAN AFIRMANDO SU INTENTO DE APLICAR PARA EL CREDITO EN CONJUNTO.***

***SOLAMENTE UNA FIRMA IMPLICA INTENTO DE CREDITO INDIVIDUAL.***

\_\_\_\_\_  
*Firma de Solicitante*

\_\_\_\_\_  
*Fecha*

\_\_\_\_\_  
*Solicitante en conjunto*

\_\_\_\_\_  
*Fecha*

\_\_\_\_\_  
*Solicitante en conjunto*

\_\_\_\_\_  
*Fecha*



## COVERED BORROWER IDENTIFICATION STATEMENT

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, we require you to sign one of the following statements as applicable:

I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force, Space Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer. "...OR I AM a National Guard member under call of duty authorized by the President or the Secretary of Defense for more than 30 consecutive days OR I AM a commissioned officer of the Public Health Service or the National Oceanic and Atmospheric Administration engaged in 'active service'."

I AM a dependent of a member of the Armed Forces on active duty as described above, because I am the member's spouse, the member's child under the age of eighteen years old, or I am an individual for whom the member provided more than one-half of my financial support for 180 days immediately preceding today's date.

--OR--

I AM NOT a regular or reserve member of the Army, Navy, Marine Corps, Air Force, Space Force, or Coast Guard, serving a period of 30 days or fewer (or a dependent of such a member). "...AND I AM NOT a National Guard member under call of duty authorized by the President or the Secretary of Defense for more than 30 consecutive days AND I AM NOT a commissioned officer of the Public Health Service or the National Oceanic and Atmospheric Administration engaged in 'active service'."

**WARNING:** It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.

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Borrower(s) Name(s)

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Borrower Signature

---

Borrower Signature

---

Date

---

Date



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**WARNING:** It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.

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Guarantor(s) Name(s)

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Guarantor Signature

---

Date

---

Guarantor Signature

---

Date

## **IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

***To help the government fight the funding of terrorism and money laundering activities, the U.S. Patriot Act requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.***

***What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.***



## Notice of Our Privacy Policy

|                   |  |   |
|-------------------|--|---|
| <b>FACTS</b>      | <b>WHAT DOES TEXAS GULF BANK N.A. DO WITH YOUR PERSONAL INFORMATION?</b>   |   |
| <b>Why?</b>       | 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.   |   |
| <b>What?</b>      | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and Income</li> <li>• Payment history and Account balances</li> <li>• Credit history and Credit Scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |   |
| <b>How?</b>       | 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 TEXAS GULF BANK N.A. chooses to share; and whether you can limit this sharing.  |   |
|                   | <b>Reasons we can share your personal information</b>  | <b>Does TEXAS GULF BANK N.A. share?</b> |
|                   | <b>For our everyday business purposes –</b><br>such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.  | <b>No</b>                               |
|                   | <b>For our marketing purposes –</b><br>To offer our products and services to you   | <b>No</b>                               |
|                   | <b>For joint marketing with other financial companies</b>  | <b>No</b>                               |
|                   | <b>For our affiliates' everyday business purposes –</b><br>Information about your transactions and experiences   | <b>We don't share</b>                   |
|                   | <b>For our affiliates' everyday business purposes –</b><br>Information about your creditworthiness   | <b>We don't share</b>                   |
|                   | <b>For nonaffiliates to market to you</b>  | <b>We don't share</b>                   |
| <b>Questions?</b> | Call 800-467-7216 or go to <a href="http://www.texasgulfbank.com">www.texasgulfbank.com</a>  |   |

| Who we are  |  |
|---|--|
| <b>Who is providing this notice?</b>                                  | Main Office-<br>TEXAS GULF BANK N.A.<br>1626 S. Voss Rd.<br>Houston, TX 77057  |
| What we do  |  |
| <b>How does TEXAS GULF BANK N.A. 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.  |
| <b>How does TEXAS GULF BANK N.A. collect my personal information?</b> | We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or Deposit Money</li> <li>• Pay your bills or Apply for a loan</li> <li>• Show your driver's license</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. |
| Definitions   |  |
| <b>Affiliates</b>   | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Texas Gulf Bank N.A. does not share with our affiliates.</i></li> </ul>  |
| <b>Nonaffiliates</b>  | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Texas Gulf Bank N.A. 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. Our joint marketing partners include: <ul style="list-style-type: none"> <li>• <i>TIB, The Independent Bankers Bank, a credit card company.</i></li> </ul>  |
| Other important information   |  |
|   |  |