



### Consumer Loan Application

SECTION A - Amount Requested \$ \_\_\_\_\_ Term Requested \_\_\_\_\_ Loan Type: Installment \_\_\_\_\_ Line of Credit \_\_\_\_\_

I/We intend to apply for joint credit. Primary Applicant \_\_\_\_\_ (initial) Secondary Applicant \_\_\_\_\_ (initial)
If you are applying for a joint account or an account that you and another person will use, please complete sections B1 and B2 below.

#### SECTION B1 - PRIMARY APPLICANT

Full Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Social Security #: \_\_\_\_\_

Married  Separated  Unmarried

Please note: Unmarried includes single, divorced and widowed

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Years There: \_\_\_\_\_ Own  Rent  Other

Telephone #: (\_\_\_\_\_) \_\_\_\_\_ Housing Payment: \$ \_\_\_\_\_

Primary Home Value \$ \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Present Employer: \_\_\_\_\_

Telephone #: (\_\_\_\_\_) \_\_\_\_\_

Years There: \_\_\_\_\_ Position or Title: \_\_\_\_\_

#### Sources of Income:

Salary and Wages \$ \_\_\_\_\_ per \_\_\_\_\_

Other Income\* \$ \_\_\_\_\_ per \_\_\_\_\_

Source \_\_\_\_\_

TOTAL INCOME \$ \_\_\_\_\_ per \_\_\_\_\_

#### SECTION B2 - SECONDARY APPLICANT

Full Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Social Security #: \_\_\_\_\_

Married  Separated  Unmarried

Please note: Unmarried includes single, divorced and widowed

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Years There: \_\_\_\_\_ Own  Rent  Other

Telephone #: (\_\_\_\_\_) \_\_\_\_\_ Housing Payment: \$ \_\_\_\_\_

Primary Home Value \$ \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Present Employer: \_\_\_\_\_

Telephone #: (\_\_\_\_\_) \_\_\_\_\_

Years There: \_\_\_\_\_ Position or Title: \_\_\_\_\_

#### Sources of Income:

Salary and Wages \$ \_\_\_\_\_ per \_\_\_\_\_

Other Income\* \$ \_\_\_\_\_ per \_\_\_\_\_

Source \_\_\_\_\_

TOTAL INCOME \$ \_\_\_\_\_ per \_\_\_\_\_

\*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.

#### SECTION C - Co-SIGNOR INFORMATION (to be completed if a guarantor will be used to qualify for the loan)

Full Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Social Security #: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Years There: \_\_\_\_\_ Own  Rent  Other

Telephone #: (\_\_\_\_\_) \_\_\_\_\_

Housing Payment: \$ \_\_\_\_\_

Present Employer: \_\_\_\_\_

Telephone #: (\_\_\_\_\_) \_\_\_\_\_

Years with Employer: \_\_\_\_\_ Position: \_\_\_\_\_

Salary and Wages \$ \_\_\_\_\_ per \_\_\_\_\_

Other Income\* \$ \_\_\_\_\_ per \_\_\_\_\_

Source \_\_\_\_\_

TOTAL INCOME \$ \_\_\_\_\_ per \_\_\_\_\_

\*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.

#### SECTION D - COLLATERAL

##### AUTO

Year: \_\_\_\_\_ Make: \_\_\_\_\_ Model: \_\_\_\_\_

Type: \_\_\_\_\_ 2D / 4D 2WD / 4WD

VIN or Serial #: \_\_\_\_\_

Mileage: \_\_\_\_\_ Purchase Price \$ \_\_\_\_\_

Down Payment/Trade Value (if applicable) \$ \_\_\_\_\_

##### MARKETABLE SECURITY OR BANK DEPOSIT ACCOUNT

Account # \_\_\_\_\_ Value: \$ \_\_\_\_\_

Description: \_\_\_\_\_

Account Owner(s): \_\_\_\_\_

#### SECTION E: IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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

What this means to 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 drivers license or other identifying documents.

By signing below, you acknowledge that you have read, received and understand these disclosures and that Regions Bank made an oral disclosure of the applicable information above.

**SECTION F – OVERDRAFT PROTECTION**

If you are applying for a Regions Credit Line, please read below:

Check here if you wish to use your Regions Credit Line as Overdraft Protection.

You hereby authorize Regions to transfer funds from your Regions Credit Line your Checking Account # \_\_\_\_\_ in accordance with our Customer Agreement for Depository Accounts governing the Checking Account.

Applicant Initials \_\_\_\_\_ Co-Applicant Initials \_\_\_\_\_

**SECTION G – ACKNOWLEDGEMENT AND SIGNATURE**

Everything you have stated in this application is true and correct to the best of your knowledge. You understand that we will retain your application whether or not it is approved. We are authorized to check your credit and employment history and to answer any questions about your credit experience with you. You understand that **you are not requesting credit at a specific interest rate** and that **if your application is approved, the interest rate on your loan will be based on several factors**, including your credit history, and may be higher than our “best” rate or “published” rate. You further acknowledge that you have received a copy of the Regions Privacy Policy.

\_\_\_\_\_  
Primary Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Secondary Applicant Signature

\_\_\_\_\_  
Date

**Regions Credit Line APR & Fee Disclosure**

Annual Percentage Rate for Purchases	Grace Period for Repayment of Balances	Method of Computing the Balance for Purchases	Annual Fee	Minimum Finance Charge	Over-limit Fee	Late Payment Fee	Transaction Fee for Purchases	Transaction fee for Cash Advance (Regions Credit Line only)
<b>19.8%</b>	None	Average daily balance method (including new purchases)	\$25.00	None	\$29.00	\$29.00	\$5.00	\$5.00