



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				FOR CREDITOR USE	
IMPORTANT: Check (✓) the appropriate boxes below and complete the applicable sections. <input checked="" type="checkbox"/> SECURED <input type="checkbox"/> INDIVIDUAL CREDIT – relying solely on my income or assets <input type="checkbox"/> UNSECURED <input type="checkbox"/> INDIVIDUAL CREDIT – relying on my income or assets as well as income or assets from other sources <input type="checkbox"/> JOINT CREDIT – We intend to apply for joint credit. (Initials) _____				DATE _____ CLASS NO. _____ ACCOUNT NO. _____ APPROVED <input type="checkbox"/> BY _____ DECLINED <input type="checkbox"/> BY _____	
AMOUNT REQUESTED	FOR HOW LONG	PAYMENT DATE DESIRED	WANT TO REPAY <input type="checkbox"/> Monthly <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 or <input type="checkbox"/> rent?	HOW LONG
PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address)			COUNTY	Do you <input type="checkbox"/> own or <input type="checkbox"/> rent?	HOW LONG
EMPLOYER (Company Name & Address)					HOW LONG
BUSINESS PHONE	Ext.	POSITION OR TITLE	GROSS: \$	SALARY PER MONTH 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 \$
Is any income listed in this Section likely to be reduced before the credit request is paid off? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)				Has you previously received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes – When?	
SECTION B – JOINT APPLICANT OR OTHER PARTY INFORMATION					
Complete only if for joint credit or 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	GROSS: \$	SALARY PER MONTH 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 \$
Is any income listed in this Section likely to be reduced before the credit request is paid off? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)				Has Joint Applicant or Other Party ever received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes – When?	
SECTION C – JOINT APPLICANT OR OTHER PARTY INFORMATION					
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, or widowed)		
OTHER PARTY	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, or 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, mortgage and other obligations. Use separate sheet if necessary.)					
CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT (OMIT Rent)	PRESENT BALANCE (OMIT Rent)	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER	<input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage		\$	\$	\$
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
NAME & ADDRESSES OF ALL CO-OWNERS OF THE PROPERTY
IF THE SECURITY IS REAL ESTATE. GIVE THE FULL NAME OF YOUR SPOUSE (if any).

Applicant Signature _____

Co-Applicant Signature _____

**AUTHORIZATION FOR EMPLOYERS, CREDITORS AND ASSETS ACCOUNT
HOLDERS TO RELEASE INFORMATION**

I/we hereby authorize Industrial Bank to duplicate this authorization form for its use in obtaining written or verbal verification from my employer, landlord, mortgage holder, depository institution and any other creditor or asset account holder. I/we request my employer and / or creditors to accept a duplicate copy of my signature and respond to Industrial Bank's request for such information in a timely manner.

Signature

Date

Signature

Date

Signature

Date

Main Office: 4812 Georgia Avenue, N.W. Washington, D.C. 20011 (202)722-2000 Fax (202) 722-2040

**Residential/Consumer Loan Department: 1900 John Hanson Lane 2nd Floor, Oxon Hill, M.D. 20745
(202) 722-2000 Fax (301) 839-4390**

CUSTOMER NOTIFICATION DISCLOSURE
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: When you open an account, we will ask you 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.

USE OF LOAN PROCEEDS

"Please list all uses of which you plan to apply your proceeds. For example, if you plan to use a portion for tuition and another portion for making home improvements, then list the total amount separately for each of these two uses so that the sum of the loan purposes is equal to the loan amount you are requesting. It is not necessary to separately list specific uses of loan proceeds within a particular category. For example, you need not separately list the various home improvements expenses you anticipate such as \$500 for a new refrigerator and \$1,000 for new flooring. Instead, just report the combined dollar amount (in this \$1,500) as home improvements uses.

Purpose: _____	Amount: \$ _____
Purpose: _____	Amount: \$ _____
Purpose: _____	Amount: \$ _____
Purpose: _____	Amount: \$ _____
Purpose: _____	Amount: \$ _____
Purpose: _____	Amount: \$ _____
Total Dollar Amount of the Loan Request	\$ _____