

Industricheck Overdraft Line Of Credit

No matter how strong your credit is, it seems you always have to prove it again, whenever you need a loan. Unless, of course you show it off at Industrial Bank.

If you qualify for Industrial Bank's Overdraft Line of Credit, you'll be able to write yourself a loan whenever you need it, whatever the reason. And you won't even have to tell us about it! Best of all, your credit line is secured only by your good name. No form of collateral is required-not your house, your savings or your family car.

Industricheck is a pre-established revolving line of credit attached to your Industrial Bank checking account. For your convenience, you can access your credit line in two different ways.

1. You can write a check from your regular checking account. If your check exceeds your balance we will transfer the amount needed to cover it (in multiples of \$100, up to your approved credit limit). Any amount left over will be included in the balance of your checking account.

2. You can withdraw cash from an Industrial Bank ATM, or any ATM displaying the MOST, PLUS, CIRCUS or Network Exchange logos.

The Annual Percentage Rate on Industricheck is 15%. This finance charge is significantly below major credit card and department store rates. This charge becomes effective from the date of the loan advance. So you only pay interest on the amount you borrow, and only for the time you borrow it. You may repay your line at any time.

Your monthly statement will include any Industricheck usage along with your checking transactions. It will also show the minimum payment amount and the due date. Of course you can pay the full amount or make larger partial payments to Industricheck at any time.

To find out what's so good about your good name, just put it on the application we've provided. It could change the way you bank. For good.

Federal Disclosure Statement

Loans under a revolving line of credit associated with an Industricheck Account are subject to a Finance Charge imposed only upon funds actually in use at the end of each day after deducting all payments and credit for that day. No Finance Charge is imposed when there is no balance outstanding.

We calculate the Finance Charge on your account by applying the periodic rate to the "Average Daily Balance" of your account each day, add any new (Purchases, Advances, Loans) and subtract any payment or credit (and unpaid finance charges). This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average Daily Balance".

The Finance Charge will be computed at a periodic rate of .04109589% per day applied to the average daily loan balance which is equivalent to an Annual Percentage Rate of 15.00%.

It is agreed that Finance Charges will be incurred from the date of the loan advance to the date of repayment. The minimum monthly payment is 5% of the amount of the unpaid balance or \$50.00, whichever is greater. Each time an advance is made, there will be a \$5.00 advance fee.

Bank Locations

Maryland

Lobby: M-TH 9:00-3:00, F 9:00-6:00;
Drive-In: M-F 9:00-7:00

Consumer & Mortgage
Loan Operations
1900 John Hanson Lane
Oxon Hill, MD 20745
301-839-4600

Forestville Office
ATM - Drive-In
7610 Pennsylvania Ave.
Forestville, MD 20747
301-735-4440

Oxon Hill Office
ATM - Drive-In
1900 John Hanson Lane
Oxon Hill, MD 20745
202-722-2000 ext. 3217

Clinton Wal-Mart
8755 Branch Ave.
Clinton, MD 20735
301-877-7613
M-F 10:00-7:00
Sat 10:00-3:00
Sun 12:00- 3:00

Waldorf Wal-Mart
11930 Acton Lane
Waldorf, MD 20601
301-843-8138
M-F 10:00-7:00
Sat 10:00-3:00
Sun 12:00- 3:00

Washington

Lobby: M-TH 9:00-3:00, F 9:00-6:00;
Drive-In: M-F 8:30-6:00

Georgia Avenue Office
ATM - Drive-In
4812 Georgia Ave, N.W.
Washington, D.C. 20011
202-722-2025

Frank D. Reeves Municipal
Center Office
ATM & Metro Green Line
2000 Fourteenth St., N.W.
Washington, D.C. 20009
202-722-2075

U Street Office
ATM & Metro Green Line
2000 Eleventh Street, N.W.
Washington, D.C. 20001
202-722-2050

F Street Office,
Metro Center
1317 F Street, N.W.
Washington, D.C. 20004
202-722-2060

J.H. Mitchell Office
ATM - Drive-In
Metro Benning Road
45th & Blaine Streets, N.E.
Washington, D.C. 20019
202-722-2065

Brookland/Woodridge Office
2012 Rhode Island Ave, N.E.
Washington, D.C. 20018
202-722-2038

Commercial & Commercial
Real Estate Loans
2002 Eleventh Street, N.W.
Washington, D.C. 20001
202-722-2080

ATM at Washington
Convention Center
906 Ninth Street, N.W.
Washington, D.C. 20005

ATM at One Judiciary Square
441 Fourth Street, N.W.
Washington, D.C. 20001

ATM at Ben's Chili Bowl
1213 U. Street, N.W.
Washington, D.C. 20009

ATM(s) at DC Superior Court
500 Indiana Ave, N.W.
Washington, D.C. 20001

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Industricheck Line of Credit

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Tell Us About Yourself

Last Name First Name Middle Initial

Birth Date Social Security Number

Present Street Address

Apartment # Years There

City State Zip

Home Telephone # Of Dependents
(do not include yourself)

Previous Address Years There

City State Zip

Do you Own Rent Other (please explain)

\$ Your Monthly Rental or Mortgage Payment

Landlord or Mortgage Lender

If you own a home, please tell us the
\$ Purchase Price Market Value Mortgage Balance

Name of Close Relative or Friend Not Living with You

Relationship Telephone

Street Address

City State Zip

Tell Us About Your Employment

If you are self-employed, please submit two years income tax returns. If you are retired, please submit proof of income.

Present Employer

Employer's Street Address

City State Zip

Employer's Telephone Years There Months

Your Position Present Salary Per

Previous Employer

Employer's Address

City State Zip

Employer's Telephone Years There Months

Alimony, child support or separate maintenance payments need not be revealed if you do not want it considered as a basis for repaying this obligation.

\$ Additional Income Per Source

Source's Telephone

Tell Us About Your Co-Applicant

If you are applying for credit on a joint checking account, or if you are applying for individual credit but relying on the income of a spouse or another person, or income from alimony, child support or separate maintenance payments, please complete Co-applicant information.

Last Name First Name Middle Initial

Birth Date Social Security Number

Present Street Address

Apartment # Years There

City State Zip

Home Telephone # Of Dependents
(do not include yourself or Co-Applicant)

Co-Applicant continued >

Tell us about your Co-Applicant (continued)

Previous Address Years There

City State Zip

Your Co-Applicant's Employment

If self-employed, please submit two years income tax returns. If retired, please submit proof of income.

Present Employer

Employer's Address

Employer's Telephone Years There Months

Their Position Present Salary Per

Alimony, child support or separate maintenance payments need not be revealed if you do not want it considered as a basis for repaying this obligation.

\$ Additional Income Per Source

Tell Us About Your Financial Background

List accounts that are in your name or Co-applicant's. Mark yours with an 'A' for applicant, mark the Co-Applicant's with a 'C' and mark joint accounts with a 'J'. Use an additional piece of paper if necessary.

What you have Your savings and assets

My Industrial Bank Checking Account #

Cash, CDs, Savings or Money Market Accounts

Bank(s) Account

Stocks, Bonds

Other

What you owe Your credit references

List below all debts and obligations including alimony and child support for you and Co-applicant. Use an additional piece of paper if necessary or if you feel the information below does not properly represent your credit worthiness.

(Auto)	Name of Creditor	\$ Account Balance	\$ Monthly Payment

(Credit Card)

(Credit Card)

(Dept. Store)

(Other)

If this application is approved, I (we) request a credit line of [\$ _____] (\$500 Minimum)

Credit Life Protection

If eligible, I wish to have optional credit life insurance.

Joint Coverage (with Co-applicant)

Single Coverage

I represent and warrant that all information contained in the above application is true and complete and agree that use of my Industricheck overdraft Line of Credit will be governed by the Account Agreement upon the Bank's approval of this application. I (and Co-applicant) authorize a credit investigation.

Applicant's Signature Date

Co-Applicant's Signature Date

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