

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

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 own or rent? HOW LONG _____

PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address) _____ COUNTY _____ Did you own or rent? 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 _____

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: Court Order Written Agreement 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?
 No Yes (Explain) _____

Have you previously received credit from us?
 No 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: Court Order Written Agreement Oral Understanding

SOURCES OF OTHER INCOME	AMOUNT PER MONTH
_____	\$ _____

Is any income listed in this Section likely to be reduced before the credit requested is paid off?
 No Yes (Explain) _____

Has Joint Applicant or Other Party ever received credit from us?
 No 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) (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, 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 <input type="checkbox"/> Mortgage		(OMIT RENT) \$	(OMIT RENT) \$	\$
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 _____

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.

HOME MORTGAGE DISCLOSURE ACT NOTICE

(This form is required when the loan application does not contain the monitoring information box.)

Applicant Name: _____

Co-Applicant Name: _____

If you are applying for a loan for home purchase, home improvement or a refinance where the old loan and the new loan are secured by a dwelling, Union Bank asks that you assist us in complying with Federal Regulation C – Home Mortgage Disclosure Act, by completing this application addendum. A home/ dwelling is considered any residential structure, whether or not attached to real property. It includes vacation or second homes and rental properties; multifamily as well as 1-4 family structures; individual condominium and cooperative units; and manufactured and mobile homes.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are **NOT** required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race." The law provides that a lender may neither discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this lender is **required** to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. **(If the loan will be in the name of a Corporation, LLC or Partnership choose Not Applicable)**

Applicant: I do not wish to furnish this information.

Co-Applicant: I do not wish to furnish this information.

Ethnicity:

- (1) Hispanic or Latino (2) Not Hispanic or Latino
 (3) Information not provided by applicant in mail,
Internet or telephone application
 (4) Not Applicable (Corporation, etc.)

Ethnicity:

- (1) Hispanic or Latino (2) Not Hispanic or Latino
 (3) Information not provided by applicant in mail,
Internet or telephone application
 (4) Not Applicable (Corporation, etc.)
 (5) No co-applicant

Race:

- (1) American Indian, Alaskan Native
 (2) Asian (3) Black or African American
 (4) Native Hawaiian or Other Pacific Islander
 (5) White (6) Information not provided by applicant
in mail, Internet or telephone application
 (7) Not Applicable (Corporation, etc.)

Race:

- (1) American Indian, Alaskan Native
 (2) Asian (3) Black or African American
 (4) Native Hawaiian or Other Pacific Islander
 (5) White (6) Information not provided by applicant
in mail, Internet or telephone application
 (7) Not Applicable (Corporation, etc.)
 (8) No Co-Applicant

Sex: (1) Male (2) Female
 (3) Information not provided by applicant
 (4) Not Applicable (Corporation, etc.)

Sex: (1) Male (2) Female
 (3) Information not provided by applicant
 (4) Not Applicable (Corporation, etc.)
 (5) No Co-Applicant

Applicant's Signature: _____ **Co-Applicant's Signature:** _____

NOTE to Loan Officer. This form is to be attached to the application/credit memo. The information supplied by the applicant(s) is to be completed on the HMDA-LAR set-up sheet. Remember, in a face to face interview, if the applicant(s) does not complete the information or chooses I do not wish to furnish this information, then you are required by law to make such determination based on your visual observation and the applicant(s)'s surname.

If you make a visual observation, initial here: _____

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?	<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"> • Social Security Number • Account balances • Transaction or loss history • Credit History • Credit scores • Account transactions <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In this 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?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your credit worthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?

Call 802-888-6600 or Toll-free at 866-862-1891 or go to www.unionbankvt.com

What We Do	
How does Union Bank protect my personal information?	<p>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.</p> <p>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.</p>
How does Union Bank collect my personal information?	<p>We collect your personal information, for example when you</p> <ul style="list-style-type: none"> • Open an account • Apply for a loan • Make deposits or withdrawals from your account • Pay us by check • Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes – information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include our parent holding company Union Bankshares, Inc.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Union Bank does not share with non-affiliates so they can market to you</i>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include credit card, insurance, and leasing companies as well as securities brokers, financial planners, investment advisors, trust and investment management companies, mortgage banking and similar services.</i>

Other Important Information	
<p>As required by Vermont law –</p> <ul style="list-style-type: none"> • We obtain your consent before accessing your credit report and use it only for the purpose for which you consented. • We do not share your health and medical information, except to process transactions or to provide services you have initiated. 	



Member FDIC Equal Housing Lender

CONSENT

I (We) hereby give my (our) consent to have the 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 (We) 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 (We) have the right at any time to ask the Union Bank whether a report was obtained and, if so, to have the Union Bank furnish me (us) 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.

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 _____





Member FDIC  Equal Housing Lender

USA Patriot Act



IMPORTANT INFORMATION ABOUT 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 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 and copy your driver's license or other identifying documents.

