

POP 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 by federal law.

Check Individual Credit Line – relying solely on my income. Joint credit line – We intend to apply for joint credit. (Initials) _____
 One Individual Credit Line – relying on my income as well as income from other sources. Note: Married applicants may apply for separate accounts

Please answer each question as thoroughly as possible. Provide the following marital status **only** if: you are applying for joint or secured credit, or you live in a community property state or are relying on property located in such a state for repayment of the credit requested.

Applicant: Married Separated Unmarried (including single, divorced, widowed)
 Co-Applicant: Married Separated Unmarried (including single, divorced, widowed)

APPLICANT INFORMATION	CO-APPLICANT OR OTHER PARTY INFORMATION
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Note: Complete "Other Party Information" if another person will be permitted to use the account, or if the individual applicant is relying on the income of others as a basis for repayment, or the individual applicant lives in a community property state or is relying on property located in a community property state as a basis for repayment of the credit requested.

Name	Name
Address (include City, ST, Zip) How Long	Address (include City, ST, Zip) How Long
Previous Address (include City, ST, Zip) How Long	Previous Address (include City, ST, Zip) How
Home Phone No. Business Phone No.	Home Phone No. Business Phone No.
Taxpayer ID No. Birth Date No. of Dependents	Taxpayer ID No. Birth Date No. of Dependents
Employer Position How Long	Employer Position How Long
Employer's Address	Employer's Address
Previous Employer Position How Long	Previous Employer Position How Long
Name of Nearest Relative Address	Name of Nearest Relative Address
Name of Present Landlord/Mortgage Holder Phone No.	Name of Present Landlord/Mortgage Holder Phone No.
<input type="checkbox"/> Own <input type="checkbox"/> Rent Mo. Rent/Mortgage \$	<input type="checkbox"/> Own <input type="checkbox"/> Rent Mo. Rent/Mortgage \$

INCOME	INCOME
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You need not list income from alimony, child support or separate maintenance if you do not want it considered in your ability to repay this obligation. If you do list such income, please provide "Other Party Information" about the person on whom you are relying for such income.

Source	Amount Per Month	Source	Amount Per Month
Base Employment Income	\$		\$
Dividends/Interest, Net Rental Income	\$		\$
Other:	\$		\$

OBLIGATIONS	OBLIGATIONS
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Include any amounts you must pay towards alimony, child support or separate maintenance. Also list all credit card obligations.

To Whom Paid	Credit Limit	Mo. Payment	To Whom Paid	Credit Limit	Mo. Payment
	\$	\$		\$	\$
	\$	\$		\$	\$
	\$	\$		\$	\$
	\$	\$		\$	\$
	\$	\$		\$	\$

ASSETS	ASSETS
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Do not include real estate assets. Include cash in savings institutions, stocks, bonds, cash value of life insurance, autos, etc.

Type	Amount	Type	Amount
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$

REAL ESTATE	REAL ESTATE
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1. Location How Held: Name(s) of Owner(s): Purchase Price: \$ Balance Owing: \$	1. Location How Held: Name(s) of Owner(s): Purchase Price: \$ Balance Owing: \$
2. Location How Held: Name(s) of Owner(s): Purchase Price: \$ Balance Owing: \$	2. Location How Held: Name(s) of Owner(s): Purchase Price: \$ Balance Owing: \$

GENERAL INFORMATION

If you or co-applicant or other party answers yes to any of the following questions, please explain on backside.

Are you a guarantor or co-maker on any leases, contracts or debts? Yes No
 Are there any suits or judgments pending against you? Yes No If Yes, state amount \$ _____
 Have you been declared bankrupt in the last 10 years? Yes No

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 records with Lender. I understand that I must update this credit information at Lender's request and if my financial condition changes.

Applicant X _____ Date _____ Co-Applicant X _____ Date _____

YOUR BILLING RIGHTS

KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR PERSONAL OVERDRAFT PROTECTION (POP) LINE OF CREDIT STATEMENT.

If you think your statement is wrong, or if you need more information about a transaction on your statement, write to us on a separate sheet at Union Bank, P.O. Box 667, Morrisville, VT 05661. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your POP payment or balance automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE

We must acknowledge your letter within **30** days, unless we have corrected the error by then. Within **90** days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we determine you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first **\$50** of the questioned amount, even if your statement was correct.

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 history including income, 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	Date	Signature	Date
_____	_____	_____	_____
Print Name		Print Name	

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 _____

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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.

