



# CONSUMER LOAN APPLICATION

OFFICE USE ONLY: DATE RECEIVED \_\_\_\_\_  
 In Person  By phone  
 By Mail  By Internet

I intend to apply for Individual Credit. Applicant \_\_\_\_\_  
 We intend to apply for Joint Credit. Applicant \_\_\_\_\_ Co-Applicant \_\_\_\_\_

Amount of Loan	Term (in months)	Purpose of Loan
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Collateral Type <input type="checkbox"/> New <input type="checkbox"/> Used <input type="checkbox"/> Auto <input type="checkbox"/> Unsec. <input type="checkbox"/> Boat <input type="checkbox"/> R.V. <input type="checkbox"/> Real Estate <input type="checkbox"/> Stock <input type="checkbox"/> Other <input type="checkbox"/> Savings Acct	Collateral Description: Should include make, model, year, VIN#, serial numbers, existing liens, etc.
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Insurance Company for Collateral	Policy Number	Insurance Agent's Telephone Number	Insurance Agent's Name
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APPLICANT NAME			CO-APPLICANT NAME		
Last	First	Initial	Last	First	Initial

Social Security Number	Date of Birth	# Dependents	Social Security Number	Date of Birth	# Dependents
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Driver's License Number & Expiration Date:	Driver's License Number & Expiration Date:
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Address (Street, City, State Zip Code)	Phone Number	Address (Street, City, State Zip Code)	Phone Number
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Current Address: <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other      Years/Mos There:	Current Address: <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other      Years/Mos There:
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Name of Mortgage Holder or Landlord	Monthly Payment	Name of Mortgage Holder or Landlord	Monthly Payment
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Purchase Price of Home	Present Value	Balance Owing	Purchase Price of Home	Present Value	Balance Owing
\$	\$	\$	\$	\$	\$

Previous Address (if less than 5 years at present address)	Years There	Previous Address (if less than 5 years at present address)	Years There
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Employer	Phone Number (s)	Employer	Phone Number (s)
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Address (Street, City, State, ZIP Code)	Years There	Address (Street, City, State, ZIP Code)	Years There
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Position	Gross Annual Income \$	Position	Gross Annual Income \$
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Previous Employer	Years There	Previous Employer	Years There
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If yes to the following questions, attach written explanation. Have you ever declared bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you a defendant in a suit or legal action? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you been audited by the IRS? <input type="checkbox"/> Yes <input type="checkbox"/> No Do you have any unsatisfied tax liens? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes to the following questions, attach written explanation. Have you ever declared bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No Are you a defendant in a suit or legal action? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you been audited by the IRS? <input type="checkbox"/> Yes <input type="checkbox"/> No Do you have any unsatisfied tax liens? <input type="checkbox"/> Yes <input type="checkbox"/> No
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Depository Account(s): (Type & Balance)	Depository Account(s): (Type & Balance)
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**USNY Bank**  
Main Office  
389 Hamilton Street  
Geneva, NY 14456

(315) 789-1500

## **PRIVACY DISCLOSURE**

### Your Privacy -

Protecting the privacy and security of your personal and financial information is important to us. As your local community bank, you have entrusted us with the care of this information, and we understand your concerns about keeping this information secure. Following is our Consumer Privacy Policy, and our promise to respect and protect your privacy.

This notice is to inform you ("our customers and our former customers") about our current practices of protecting your financial information.

### **INFORMATION WE COLLECT ABOUT YOU**

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms,
- Information about your transactions with us, our affiliates, or others,
- Information we receive from a consumer-reporting agency

### **NO DISCLOSURES OUTSIDE OF EXCEPTIONS**

Except for California residents, we may disclose all of the information we collect, as described within the three bullet points above, to non-affiliated companies that perform marketing services on our behalf or to other non-affiliated financial institutions with which we have joint marketing agreements.

We do not disclose any other nonpublic personal information about you to anyone else, except as permitted by law.

### **CONFIDENTIALITY AND SECURITY**

We restrict access to nonpublic personal information about you to our employees who need the information to properly service your account(s), act upon your requests, or to provide products or services to you.

We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

### **ADDITIONAL INFORMATION**

Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to the address above.