



To get started read the following disclosures. If you agree to the disclosures and would like to continue with your application, complete, print & sign the application below and bring it with you when you meet with a CenBank Lender.

Federal Credit Application Insurance Disclosure

The bank may not condition an extension of credit to you on either:

1. your purchase of an insurance product or annuity from the bank or any of its affiliates; or
2. your agreement not to obtain, or a prohibition on your obtaining, an insurance product or annuity from an unaffiliated entity.

You are free to purchase an insurance product or annuity from another source.

Notice Regarding Inaccurate Information

As a participant in the consumer reporting system, we furnish information about our experience with you to consumer reporting agencies. These consumer reports allow us to make credit and other opportunities available to you. If you believe that we have furnished information to a consumer reporting agency that is inaccurate please notify us at the following address and identify the specific information that is inaccurate.

CenBank
Customer Service
109 West Yellowstone Trail
PO Box 188
Buffalo Lake, MN 55314
(320) 833-5325

Notice of Negative Information (Pre-sharing)

Federal law requires us to provide the following notice to customers before any “negative information” may be furnished to a nationwide consumer reporting agency. “Negative information” means information concerning delinquencies, late payments, insolvency, or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about customers that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted without providing another notice.

We may report information about your account to credit bureaus. Late payment, missed payments, or other default on your account may be reflected in your credit report.

By submitting a consumer loan application, you are acknowledging that you have received these disclosures electronically and agree to it.

FACTS**WHAT DOES CENBANK
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 and Checking Account Information ■ Account balances and Payment history ■ Credit History and Income <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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons CenBank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CenBank 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	NO	NO
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes— information about your creditworthiness	NO	NO
For nonaffiliates to market to you	NO	NO

Questions?Call 800-610-6712 or go to www.cenbank.com

Who we are	
Who is providing this notice?	CenBank
What we do	
How does CenBank protect my personal information?	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.
How does CenBank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or apply for a loan ■ Deposit money or Show your government-issued ID ■ Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus.</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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>CenBank does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>CenBank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>CenBank does not share with nonaffiliates so they can market to you.</i>
Other important information	



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.

Consumer Loan Application

Amount Requested For How Long Payment Date Desired Account No Individual Credit
 Joint Credit –
 Initial to certify you are applying
 for joint credit _____

Purpose _____

Section A – Individual Applicant Information

NAME (First, Middle & Last)		SOCIAL SECURITY #		BIRTHDATE	
HOME PHONE #	CELL PHONE #	DRIVER'S LICENSE #	NO. / AGES OF DEPENDENTS		
COMPLETE PHYSICAL ADDRESS (City, State & Zip)				COUNTY	
MAILING ADDRESS IF DIFFERENT				DO YOU OWN RENT	HOW LONG
PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if at current address less than 3 years)			COUNTY	DID YOU OWN RENT	HOW LONG
EMPLOYER (Company Name & Address)			POSITION OR TITLE		HOW LONG
BUSINESS PHONE	EXT	SALARY PER MONTH			
			GROSS	NET	
PREVIOUS EMPLOYER (Company Name & Address)			POSITION OR TITLE		HOW LONG
NAME AND ADDRESS OF NEAREST RELATIVE not living with you			RELATIONSHIP		TELEPHONE #
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?				Yes	No
Have you previously received credit from us?		No	Yes – When		

Section B – Joint Applicant or Other Party Information

NAME (First, Middle & Last) SOCIAL SECURITY # BIRTHDATE

HOME PHONE # CELL PHONE # DRIVER'S LICENSE # NO. / AGES OF DEPENDENTS

COMPLETE PHYSICAL ADDRESS (City, State & Zip) COUNTY

MAILING ADDRESS IF DIFFERENT DO YOU OWN RENT HOW LONG

EMPLOYER (Company Name & Address) POSITION OR TITLE HOW LONG

BUSINESS PHONE EXT SALARY PER MONTH

GROSS NET

PREVIOUS EMPLOYER (Company Name & Address) POSITION OR TITLE HOW LONG

RELATIONSHIP WITH APPLICANT (If any) TELEPHONE #

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? Yes No

Have you previously 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: Married Separated Unmarried (including single, divorced, and widowed)

Other Party: Married Separated Unmarried (including single, divorced, and widowed)

Section D – 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)

Section E – Assets

If Section B has been completed, this section should be completed giving information about both the Applicant and Joint Applicant or Other Person.
 – Use a separate sheet if necessary.

Description of Asset(s)	Acct #	Where Located	Name in which the account is carried	Value
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Section F – Outstanding Debts

Including charge accounts, installment contract, credit cards, rent, mortgages and other obligations. – Use a separate sheet if necessary.

Desc. of Liability	Creditor	Acct #	Name(s) on acct	Orig \$	Current Bal	Pymt \$
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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—to whom owed? _____ Amt \$ _____

Have you been declared bankrupt in the last 10 years? No Yes – where & year? _____

Signatures – I certify that everything I have stated in this application and on any attachments is correct. CenBank may keep this application whether or not it is approved. By signing below I authorize CenBank to check my credit and employment history and to answer questions others may ask CenBank about my credit record with CenBank. I understand that I must update credit information at CenBank’s request if my financial condition changes.

I also certify that I have electronically received the Federal Credit Application Insurance Disclosure, Notice Regarding Inaccurate Information, Notice of Negative Information, and Privacy Notice and agree to them.

Applicant’s Signature – Date

Joint Applicant or Other Person Signature (if applicable) – Date