

Consumer Loan Application Checklist

Autos, RVs, Motorcycles, Boats, Snowmobiles, ATVs, and Unsecured Financing Options

Thank you for choosing the Peoples Trust Company for your consumer financing needs. To provide you with the fastest possible service, please use the following checklist when compiling your application materials:

Please send the following with all types of loan requests:

INCOME VERIFICATION *(Items below are not required with any CD or Savings Secured Loans)*

A copy of your **most recent pay stub(s)** dated within 30 days of your application evidencing current salary and year to date earnings.

If you are **self-employed** we will require **all** of the following

- A copy of your personal and business tax returns for 1 year (including Partnership and Corp tax returns)

A copy of your **awards letter** for any pension, retirement or social security income received.

- Or if you bank with Peoples Trust Company and these funds are auto deposited each month, please provide the account number: _____

A copy of your **child support order** for any income received, with evidence it is currently being received.

- Or if you bank with Peoples Trust Company and these funds are auto deposited each month, please provide the PTC account number: _____

COLLATERAL SECURED LOANS: Loans secured by Vehicles require:

- Copy of the invoice (dealership) OR copy of the bill of sale (private sale).
- Copy of your Insurance Binder to evidence the collateral is properly insured.
 - Information for your insurance company:
 - Loss Payee: Peoples Trust Company, PO Box 320, St Albans Vermont 05478
 - Fax: 802-524-7763

APPLICATION REVIEW: Please remember to sign and date your consumer loan application.

1. Joint Applications require Initials of all parties on the top of Page 1.
2. All applications require the signature and date on page 2 of the application and page 3 of after the Consumer Disclosures and Notices.

We may require additional documentation depending on the specifics of your loan request. However, by having these items available at the time of application, we can begin the process without delay.

Is there any information that you would like to share with us about this request:

If you have any questions, please do not hesitate to call us at 800-479-2196.





CONSUMER LOAN APPLICATION

IMPORTANT INFORMATION ABOUT PROCEDURES FOR 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 your driver's license or other identifying documents.

TO: Name/Address of Lender: PEOPLES TRUST Company, P.O. Box 320 - St. Albans Vermont 05478-0320 www.ptcvt.com (800) 479-2196. What type of credit are you requesting? (Please check appropriate box:)

Loan Amount, Interest Rate, Term, Payment, Purpose

LOAN ORIGINATOR NAME: Peoples Trust Company, LOAN ORIGINATION COMPANY IDENTIFIER: 442104, LOAN ORIGINATOR IDENTIFIER: Angela Poirier #1025928

APPLICANT/COSIGNER INFORMATION

Name (Last), (First), (MI), (Suffix), Taxpayer ID Number (SSN/TIN), Date of Birth

Street Address, Driver's License/ID Number, State, Home Phone Number

City, State, ZIP Code, County, How Long There, No. of Dependents, Age of Dependents

Previous Address (if less than 2 years at current address)

Employer, Address, Phone Number

Position, How Long, Gross, Net, Weekly, Monthly, Average Monthly Overtime Pay

Previous Employer, Address, Position, How Long

Nearest Relative Not Living With You, Relationship

Address, City, State, ZIP Code, Relative's Phone Number

Present Mortgage Holder/Landlord, Phone Number

Own, Rent, Monthly Payment

Immigration Status: U.S. Citizen, Perm. Resident of U.S., Other

Marital Status: Do not complete if this application is for individual unsecured credit unless responding party resides in a community property state or is relying on property located in such a state for repayment of the credit requested.

Other Income: Amount, Frequency, Source

Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.

Payment Received Pursuant to: Court Order, Written Agreement, Oral Understanding

Alimony per Month, Child Support per Month, Separate Maintenance Payment per Month

CO-APPLICANT INFORMATION

Name (Last), (First), (MI), (Suffix), Taxpayer ID Number (SSN/TIN), Date of Birth

Street Address, Driver's License/ID Number, State, Home Phone Number

City, State, ZIP Code, County, How Long There, No. of Dependents, Age of Dependents

Previous Address (if less than 2 years at current address)

Employer, Address, Phone Number

Position, How Long, Gross, Net, Weekly, Monthly, Average Monthly Overtime Pay

Previous Employer, Address, Position, How Long

Nearest Relative Not Living With You, Relationship

Address, City, State, ZIP Code, Relative's Phone Number

Present Mortgage Holder/Landlord, Phone Number

Own, Rent, Monthly Payment

Immigration Status: U.S. Citizen, Perm. Resident of U.S., Other

Marital Status: Married, Separated, Unmarried (including single, divorced, and widowed)

Other Income: Amount, Frequency, Source

Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.

Payment Received Pursuant to: Court Order, Written Agreement, Oral Understanding

Alimony per Month, Child Support per Month, Separate Maintenance Payment per Month

ADDITIONAL INFORMATION

If you, a joint applicant, or other party answers "yes" to any of the following questions, please explain in the space provided.

Are you a guarantor or co-maker of any leases, contracts, or debts? Applicant: Yes No, Joint Applicant/Other Party: Yes No

COLLATERAL INFORMATION

Collateral to Secure Account: The description should include make, year, length, loan value, selling price, existing liens, serial numbers, name(s) of titleholder(s), legal description, license or registration numbers, etc., as may be applicable.

CURRENT ASSETS

Please attach additional sheet(s) if more space is required for the Current Assets section.

DESCRIPTION OF ASSET	OWNER NAME(S)	SUBJECT TO LIEN: YES/NO	VALUE
Total Assets from Addendum			
TOTAL ASSETS			

OUTSTANDING DEBTS

The following are all of the loans or debts you presently owe, including charge accounts, installment contracts, credit cards, rents, mortgages, alimony, child support, and separate maintenance payments you are obligated to make. **Please attach additional sheet(s) if more space is required.**

Use the first column (Applicant Code) to indicate whether the debt is the responsibility of the Applicant (A), Co-Applicant (C), or Joint Applicants (J).

APPLICANT CODE	NAME OF CREDITOR	ACCOUNT NUMBER	ORIGINAL AMOUNT	CURRENT BALANCE	MONTHLY PAYMENTS	Check box if to be paid from proceeds
	Mortgage Payments					<input type="checkbox"/>
	Rental Payments					<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
	Total Debts from Addendum					
	TOTAL DEBTS					

(If joint application, read singular pronouns in the plural.) I warrant the truth of the information contained in this application and that all statements made in this application are made for the purpose of obtaining the loan applied for. I warrant that the financial obligations I disclosed in this application and in support of this application are complete and that I have no other outstanding financial obligations of any kind, including any guarantor or cosigner liability. Lender, its agents, successors, and assigns, will rely on the information contained in this application, and I have a continuing obligation to amend and supplement the information provided in this application if any of the material facts I represented should change before closing. If I have left any spaces in this application blank, Lender, its agents, successors, and assigns, may assume the information requested is adverse. I authorize Lender, its agents, successors, assigns, and employees, to investigate and verify all information I provided to Lender, its agents, successors, and assigns. I understand that it is my sole and exclusive responsibility to determine all the tax effects of the loan and acknowledge that Lender, its agents, successors, and assigns, have not provided any tax advice to me. Lender, its agents, successors, and assigns, can give information about my loan to credit reporting agencies and others who may properly receive that information. If Lender approves this application and Lender, its agents, successors, and assigns, are required to report the amount of interest paid on the loan to the Internal Revenue Service, I understand that Lender, its agents, successors, and assigns, will report using the Social Security Number (tax identification number) shown above. I understand that if the Social Security Number is incorrect, that I may be subject to Internal Revenue Service penalties. I understand Lender, its agents, successors, and assigns, will keep this application whether or not my credit request is approved.

Certification: I certify that the information provided in this application is true and correct as of the date set forth opposite my signature on this application and acknowledge my understanding that any intentional or negligent misrepresentations of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., and liability for monetary damages to the Lender, its agents, successors, assigns, insurers, and any other person who may suffer any loss due to reliance upon any misrepresentation I made in this application or in any other manner.

Signature of Applicant or Cosigner	Date	Signature of Co-Applicant	Date
			

CREDITOR USE ONLY

Loan Application Accepted by: _____ Date: _____



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PEOPLES TRUST

P.O. Box 320 • St. Albans
Vermont 05478-0320
www.ptcvt.com
(800) 479-2196

Company

CONSUMER LOAN APPLICATION DISCLOSURES

IMPORTANT NOTICES -- DO NOT SIGN THIS FORM UNTIL YOU HAVE READ IT AND UNDERSTAND THE CONTENTS

CREDIT APPLICATION DISCLOSURE FOR INSURANCE/ANNUITY PRODUCTS

Insurance and/or annuity products may be solicited, offered or sold in connection with the type of credit for which you have applied. We cannot, as a condition for you to obtain the credit:

- Require you to purchase an insurance product or annuity from us, or from any of our affiliates; or
- Make you agree not to obtain, or prohibit you from obtaining, an insurance product or annuity from another company or agent that is not affiliated with us.

Your choice of agent or company will not affect current or future credit decisions.

INSURANCE / ANNUITY PRODUCTS DISCLOSURE

Any insurance product or annuity that you may agree to purchase from us or our affiliates:

- Is not a deposit or other obligation of ours, or our affiliates; and
- Is not guaranteed by us or our affiliates; and
- is an obligation of the insurance company only; and
- is not insured by the Federal Deposit Insurance Corporation, FDIC, or any other agency of the United States (with the exception of any federal crop insurance or federal flood insurance); and
- is not insured by us or our affiliates; and
- if the insurance product or annuity that you agree to purchase from us or our affiliates involves investment risk, this risk includes the possible loss of value and principal.

FAIR CREDIT REPORTING ACT, STATE OF VERMONT PERMISSIBLE PURPOSE FOR ONGOING AUTHORIZATION

I/we hereby authorize PEOPLES TRUST COMPANY OF ST ALBANS, to obtain any and all information regarding our employment, checking and/or savings accounts, credit obligations and all other credit matters they may require in connection with our application for a loan. I/we hereby authorize the PEOPLES TRUST COMPANY OF ST ALBANS, to obtain additional credit reports and other information after approval of the loan, both in connection with the same transaction or an extension of credit; to obtain credit reports and other information for the purposes of reviewing the account; to obtain credit reports and other information for purpose of taking collection action on an account; and to obtain credit reports and other information for other legitimate purposes associated with the account. The information obtained will be used only for a bona fide "permissible purpose" as defined by the Fair Credit Reporting Act. It is understood that a photocopy of this form will also serve as an authorization.

ACKNOWLEDGEMENT: Each undersigned Applicant hereby acknowledges receipt of our Privacy Notice, Credit Application Disclosure for Insurance / Annuity Products, Fair Credit Reporting Act, and State of Vermont Permissible Purpose Ongoing Authorization. I acknowledge that I have received a copy of this form on today's date. Unless this disclosure is provided electronically or I have applied for credit by mail, I also acknowledge that you have provided this disclosure to me orally.

Borrower

Date

SIGN HERE

Borrower

Date

SIGN HERE



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CREDIT APPLICATION DISCLOSURE FOR INSURANCE/ANNUITY PRODUCTS

Insurance and/or annuity products may be solicited, offered or sold in connection with the type of credit for which you have applied. We cannot, as a condition for you to obtain the credit:

- Require you to purchase an insurance product or annuity from us, or from any of our affiliates; or
- Make you agree not to obtain, or prohibit you from obtaining, an insurance product or annuity from another company or agent that is not affiliated with us.

Your choice of agent or company will not affect current or future credit decisions.

INSURANCE / ANNUITY PRODUCTS DISCLOSURE

Any insurance product or annuity that you may agree to purchase from us or our affiliates:

- Is not a deposit or other obligation of ours, or our affiliates; and
- Is not guaranteed by us or our affiliates; and
- is an obligation of the insurance company only; and
- is not insured by the Federal Deposit Insurance Corporation, FDIC, or any other agency of the United States (with the exception of any federal crop insurance or federal flood insurance); and
- is not insured by us or our affiliates; and
- if the insurance product or annuity that you agree to purchase from us or our affiliates involves investment risk, this risk includes the possible loss of value and principal.

FAIR CREDIT REPORTING ACT, STATE OF VERMONT PERMISSIBLE PURPOSE FOR ONGOING AUTHORIZATION

I/we hereby authorize PEOPLES TRUST COMPANY OF ST ALBANS, to obtain any and all information regarding our employment, checking and/or savings accounts, credit obligations and all other credit matters they may require in connection with our application for a loan. I/we hereby authorize the PEOPLES TRUST COMPANY OF ST ALBANS, to obtain additional credit reports and other information after approval of the loan, both in connection with the same transaction or an extension of credit; to obtain credit reports and other information for the purposes of reviewing the account; to obtain credit reports and other information for purpose of taking collection action on an account; and to obtain credit reports and other information for other legitimate purposes associated with the account. The information obtained will be used only for a bona fide "permissible purpose" as defined by the Fair Credit Reporting Act. It is understood that a photocopy of this form will also serve as an authorization.

ACKNOWLEDGEMENT: Each undersigned Applicant hereby acknowledges receipt of our Privacy Notice, Credit Application Disclosure for Insurance / Annuity Products, Fair Credit Reporting Act, and State of Vermont Permissible Purpose Ongoing Authorization. I acknowledge that I have received a copy of this form on today's date. Unless this disclosure is provided electronically or I have applied for credit by mail, I also acknowledge that you have provided this disclosure to me orally.

Borrower
Date

SIGN HERE

Borrower
Date

SIGN HERE

**GOVERNMENT MONITORING - DATA COLLECTION FORM
(HMDA Reportable)**

Borrower Name(s): _____

Application Taken Method (phone, in person, mail, ect.): _____

Physical town location of primary residence where Home Improvements will be made: _____

Property Type (1-4 unit Dwelling or Manufactured Home): _____

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, fair housing, and home mortgage disclosure 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 not discriminate on the basis of this information, or on whether you choose to furnish it.

However, if you choose not to furnish the information and you have made this application in person, under federal regulations the 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 information, please check below.

APPLICANT:

I do not wish to furnish this information

Ethnicity:

Hispanic or Latino

Not Hispanic or Latino

Race:

American Indian or Alaska Native

Asian

Black or African American

Native Hawaiian or Other Pacific Islander

White

Sex:

Female

Male

CO-APPLICANT:

I do not wish to furnish this information

Ethnicity:

Hispanic or Latino

Not Hispanic or Latino

Race:

American Indian or Alaska Native

Asian

Black or African American

Native Hawaiian or Other Pacific Islander

White

Sex:

Female

Male

Marital Status: Do not complete this section if credit applied for is individual unsecured credit unless the Applicant resides in a Community Property State, which Vermont is not.

By signing this Data Collection Form, Lender acknowledges reading and understanding all its provisions, and that the borrower received a copy.

Lender

FACTS

WHAT DOES PEOPLES TRUST COMPANY 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Payment History
- Income and Credit History
- Account Transactions and Account Balances

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share **customers'** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **customers'** personal information; the reasons **Peoples Trust Company** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Peoples Trust Company 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	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 800-479-2196 or go to www.ptcvt.com

Who we are

Who is providing this notice?

Peoples Trust Company

What we do

How does Peoples Trust Company 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.

We educate our employees about the importance of maintaining the confidentiality of customer information and limit access.

How does Peoples Trust Company collect my personal information?

We collect your personal information, for example, when you

- Deposit Money or Open an Account
- Pay your bills or Apply for a loan
- Show your Government Issued ID

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Peoples Trust Company has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include: mortgage companies, insurance companies, direct marketing companies, electronic services and non profit organizations.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners may include: loan and deposit banking services, asset and brokerage mgmt services and insurance.*

Other important information

As Required by Vermont Law:

We obtain your consent before accessing your credit report and use it only for the purpose for which you have consented to or as permitted or required by law.

We do not share your health or medical information except to process transactions and to provide services that you have initiated or the disclosure is otherwise permitted or required by law.