



# Bank of Commerce

Chelsea 789-2567    Sequoyah 343-2567    Adair 785-2446    Catoosa 266-2567    Tulsa 270-2567    Pryor 825-2567    24 Hour Banking (918) 266-4747  
 www.bankboc.com



## BOC Consumer Loan Application Packet

Applicant \_\_\_\_\_

Joint Applicant \_\_\_\_\_

**Attached as part of this packet are the following disclosures pertaining to your loan for your review and for your records:**

Policy for Privacy and Security of Customer Information Disclosure Page

**Documents that should be returned to us as part of your application:**

Completed Personal Loan Application Form  
 Application Packet Cover Letter (This Page)  
 Most recent W-2 from your employer  
 Documentation for the collateral being offered to secure the loan, i.e. a vehicle title

**Marijuana Related Business Certification**

Will the proceeds from the loan be used at any time for the purchase of products, sales or cultivation of marijuana/cannaboids, or any of its byproducts including CBD oils, hemp oils, etc.? Including to fund operations for the sales or cultivation of marijuana/cannaboids, including to purchase or rent real estate?  
 \_\_\_Yes      \_\_\_No

Will the source of repayment for the loan come from proceeds for the sale or cultivation of marijuana/cannaboids, or any of its byproducts including CBD oils, hemp oils, etc.? Including funds from operations for the sales or cultivation of marijuana/cannaboids, including to purchase or rent real estate?  
 \_\_\_Yes      \_\_\_No

**By signing below, you acknowledge receipt of the above described disclosures and documents at the time of application. You are also authorizing Bank of Commerce to check your credit and employment history and to answer questions about Bank of Commerce's credit experience with you.**

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

We intend to apply for Joint Credit

\_\_\_\_\_  
Joint Applicant

\_\_\_\_\_  
Date

We intend to apply for Joint Credit

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**PERSONAL 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.

**INFORMATION ABOUT CREDIT REQUEST**

**Please Check Appropriate Box**

If you are applying for individual credit or an individual account, in your own name, and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A-D. If the requested credit or account is to be secured, also complete the first part of Section F.

If you are applying for joint credit with another person or for a joint account or an account that you and another person will use, complete all Sections, providing information in Section E about the joint applicant.

**We intend to apply for joint credit:**

**Applicant**

**Co-Applicant**

If you are applying for individual credit or an individual account, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in Section E about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

AMOUNT OF LOAN REQUESTED \$ REQUESTED MOS. TO PAY HAVE YOU EVER APPLIED TO US FOR A LOAN? PURPOSE OF LOAN COLLATERAL OFFERED AND HOW OWNED

**SECTION A - APPLICANT**

NAME (Please print full name) HOME PHONE CELL PHONE BIRTH DATE SOCIAL SECURITY NUMBER PRESENT STREET ADDRESS CITY AND STATE IMMEDIATE PREVIOUS ADDRESS CITY AND STATE TWO NEAREST RELATIVES NOT LIVING WITH YOU OTHER THAN A PRESENT OR FORMER SPOUSE MY PRINCIPAL FINANCIAL INSTITUTION IS: OTHER FINANCIAL INSTITUTIONS USED:

**SECTION B - INCOME AND EMPLOYMENT**

PRESENT EMPLOYER EMPLOYER ADDRESS POSITION OR TITLE SUPERVISOR PREVIOUS EMPLOYER AND ADDRESS POSITION OR TITLE YEARS EMPLOYED SALARY AND WAGES MONTHLY INCOME OTHER INCOME: From Whom or Describe: 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. Is any income listed in this Section likely to be reduced in the next two years or before the credit requested is paid off? If you have chosen to disclose income from alimony, child support or separate maintenance, is such income pursuant to: Have you ever been bankrupt or had any judgments or garnishments against you? Are you a co-maker, endorser, or guarantor on any loan or contract?

**SECTION C - ASSETS**

(Use Additional Sheet If Needed) Table with columns: DESCRIPTION OF ASSET (Include Account Number, if applicable), VALUE OF ASSET, AMOUNT OF DEBT, NAME OF OWNER(S). Includes a row for TOTAL ASSETS FROM ADDITIONAL SHEET and a row for TOTAL ASSETS.

**SECTION D – LIABILITIES AND INDEBTEDNESS**  
(Use Additional Sheet If Needed)

List below all indebtedness to banks, credit unions, stores, finance companies, individuals and other creditors, including obligations to pay alimony, child support, separate maintenance, rent, mortgages, etc.

CREDITOR	TYPE OF DEBT OR ACCOUNT NUMBER	ORIGINAL DEBT	PRESENT AMOUNT OWED	COLLATERAL	MONTHLY PAYMENT
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$
TOTAL LIABILITIES FROM ADDITIONAL SHEET			\$		\$
<b>TOTALS</b>			LIABILITIES \$		MONTHLY PAYMENTS \$
			MONTHLY DEBT TO INCOME %	ASSETS TO LIABILITIES	%

**SECTION E - JOINT APPLICANT, USER OR OTHER PARTY**  
(Use Additional Sheet If Needed)

NAME (Please print full name)		HOME PHONE	CELL PHONE	BIRTH DATE	SOCIAL SECURITY NUMBER
PRESENT STREET ADDRESS		YEARS THERE:		DRIVERS LICENSE NUMBER - STATE	
CITY AND STATE		ZIP		E-MAIL ADDRESS	
IMMEDIATE PREVIOUS ADDRESS		YEARS THERE:		NO. OF DEPENDENTS - LIST BY AGE	
CITY AND STATE		ZIP		ARE YOU A U.S. CITIZEN? <input type="checkbox"/> Yes <input type="checkbox"/> No	
RELATIONSHIP TO APPLICANT		<input type="checkbox"/> CO-APPLICANT <input type="checkbox"/> CO-SIGNER		<input type="checkbox"/> GUARANTOR <input type="checkbox"/> ENDORSER	
TWO NEAREST RELATIVES NOT LIVING WITH YOU OTHER THAN A PRESENT OR FORMER SPOUSE		NAME		ADDRESS CITY, STATE ZIP PHONE	
1.					
2.					
MY PRINCIPAL FINANCIAL INSTITUTION IS:	Checking Account No.	Savings Account No.	Cert. of Deposit	Safe Deposit	Loan
OTHER FINANCIAL INSTITUTIONS USED:	Checking Account No.	Savings Account No.	Cert. of Deposit	Safe Deposit	Loan
PRESENT EMPLOYER	EMPLOYER ADDRESS		BUSINESS PHONE	OTHER INCOME: From Whom or Describe: <i>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.</i>	
			DATE OF EMPLOY		
POSITION OR TITLE	SUPERVISOR			\$	
PREVIOUS EMPLOYER AND ADDRESS				\$	
POSITION OR TITLE	YEARS EMPLOYED		TOTAL MONTHLY INCOME	\$	

Is any income listed in this Section likely to be reduced in the next two years or before the credit requested is paid off?  No  Yes (Explain in detail, use separate sheet if needed):

If you have chosen to disclose income from alimony, child support or separate maintenance, is such income pursuant to:	HOW LONG RECEIVED?	HOW OFTEN?	FROM WHOM?
<input type="checkbox"/> Written Agreement <input type="checkbox"/> Court Decree <input type="checkbox"/> Other			

Have you ever been bankrupt or had any judgments or garnishments against you?  No  Yes When?

Are you a co-maker, endorser, or guarantor on any loan or contract?  No  Yes For Whom? To Whom? Amount? \$

**SECTION F – MARITAL STATUS**

Complete this Section ONLY if the loan requested is to be secured, or you reside in a community property state, or you are relying on property located in a community property state to repay the loan.

APPLICANT:  Married  Separated  Unmarried (including single, divorced and widowed) OTHER PARTY:  Married  Separated  Unmarried (including single, divorced and widowed)

**SIGNATURES**

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not loan is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

APPLICANT SIGNATURE \_\_\_\_\_ CO-APPLICANT/CO-SIGNER/GUARANTOR/ENDORSER SIGNATURE (Where Applicable) \_\_\_\_\_

X \_\_\_\_\_ DATE \_\_\_\_\_ X \_\_\_\_\_ DATE \_\_\_\_\_

**MORTGAGE LOAN ORIGINATOR INFORMATION**

THIS INFORMATION APPLIES TO CONSUMER LOANS SECURED BY A DWELLING (OTHER THAN HOME EQUITY LINE OF CREDIT OR CREDIT SECURED BY TIMESHARE PLAN INTEREST)

Loan Originator's Name	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address

**FACTS** **WHAT DOES 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 Credit history
- Account balances and Transaction or loss history
- Overdraft history and Payment history

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 chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 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	We don't share
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 our affiliates to market to you	No	We don't share
For our nonaffiliates to market to you	No	We don't share

**Questions?** Call 918-266-2567 or go to [www.bankboc.com](http://www.bankboc.com)

## Who we are

Who is providing this notice?

## What we do

How does 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 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.

How does collect my personal information?

We collect personal information, for example, when you

- Open an account or Loan
- Apply for financing
- Use your credit card
- Use your debit card
- Provide account info.

We also collect your personal information from others, such as credit bureaus 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 to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

Affiliates

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

- *Bank of Commerce has no affiliates*

Nonaffiliates

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

- *Bank of Commerce does not share with nonaffiliates so they can market to you*

Joint marketing

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

- *Bank of Commerce doesn't jointly market*

## Other important information

# Disclosure Page

## **Insurance Disclosure – Consumer Credit Application**

Purchase of Insurance or an Annuity from Bank of Commerce is not required  
Purchase of Insurance or an Annuity from Others is not prohibited

In no way will our decision to extend credit to you be based or conditioned upon whether or not you purchase an insurance product or annuity from us or any affiliate of ours; nor will we prohibit you or ask you not to obtain insurance product or annuity from an unaffiliated entity.

## **Fair Credit Reporting Act Information**

### **Notice Regarding Negative Information**

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

### **Notice Regarding Inaccurate Information**

We may furnish information about our transactions or experiences with our customers to consumer reporting agencies. If you believe that we have furnished information to a customer reporting agency that is inaccurate, please notify us at the above address and identify the specific information that is inaccurate.

### **Information Sharing Disclosure and Right to Opt-Out**

As permitted by the Fair Credit Reporting Act, we may share with our affiliate's information solely as to our transactions or experience with you.

## **Fair Credit Reporting Act Notice**

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