



Consumer Application Disclosure

Credit Bureau Authorization: I /We, the undersigned, hereby authorize First State Bank to make any inquiries that the bank may deem necessary in connection with our application for a loan. This may include (but is not limited to) inquiries through any &/or all credit reporting agencies as necessary to verify the accuracy of the information and statements made to First State. This may also include obtaining and verifying information concerning your identity such as your address, date of birth, driver's license or other identification document that will allow us to identify you. This authorization also applies to inquiries regarding employment history, bank account, and follow-up credit inquiries/checks that the Bank may deem necessary in the future in connection with the servicing of our loan. I/We certify the statements and information contained in all documentation provided is true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand that false statements may result in forfeiture of benefits and possible prosecution by the US Attorney General (reference 18 USC 1001).

Notice of Negative Information Disclosure: 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.

Insurance Disclosure: You have submitted an application for credit. You should know that the bank may not condition the extension of credit on either (1) Your purchase of an insurance product or an annuity from the bank or its affiliates; or (2) Your agreement not to obtain, or a prohibition on you from obtaining, an insurance product or annuity from an unaffiliated entity. Everything 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 it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.