

To apply for Citizens Ready Cash, simply fill out this form.
Drop it off to any of our three convenient locations or fax it to 563.243.9747

1. WHICH LINE OF CREDIT TYPE WOULD YOU LIKE?

Individual Credit Joint Credit Amount Applied For: \$ _____

2. LINE OF CREDIT INFORMATION Individual Credit Applicant

LINE OF CREDIT INFORMATION Co-Applicant (if applicable)

| | | | | | | | | | | | | | | | | | |
|--|--|--|------------|----------------------|--|--|--|------------------------------|-----------|--|--|----------------------|--|--|------|--|--|
| Last Name | | | First Name | | | M.I. | | | Last Name | | | First Name | | | M.I. | | |
| Present Street Address | | | | | | Present Street Address | | | | | | | | | | | |
| City | | | State | | | Zip | | | City | | | State | | | Zip | | |
| Home Phone | | | | Cell Phone | | | | Home Phone | | | | Cell Phone | | | | | |
| Social Security # | | | | Date of Birth | | | | Social Security # | | | | Date of Birth | | | | | |
| Employer | | | | Lenght of Employment | | | | Employer | | | | Lenght of Employment | | | | | |
| Occupation or Job Title | | | | Gross Monthly Income | | | | Occupation or Job Title | | | | Gross Monthly Income | | | | | |
| Name, Address and Phone number of someone who will always know your location: | | | | | | Name, Address and Phone number of someone who will always know your location: | | | | | | | | | | | |
| Name | | | Address | | | Name | | | Address | | | | | | | | |
| City | | | State | | | Zip | | | City | | | State | | | Zip | | |
| Home Phone | | | | Cell Phone | | | | Home Phone | | | | Cell Phone | | | | | |
| Source of Additional Income (Alimony, child support, maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.) | | | | | | Source of Additional Income (Alimony, child support, maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.) | | | | | | | | | | | |
| Additional Income per Month: | | | | \$ _____ | | | | Additional Income per Month: | | | | \$ _____ | | | | | |
| Source(s): _____ | | | | | | Source(s): _____ | | | | | | | | | | | |

PLEASE READ THIS STATEMENT BEFORE SIGNING!

I certify that everything I have stated in this application and on any attachment is correct. Citizens First Bank (CFB) may keep this application whether or not is approved. By signing below I authorize CFB to check my credit and employment history. I understand that I must update credit information upon CFB's request if my financial condition changes.

Signature of Credit Applicant

Signature of Co- Applicant

CITIZENS READY CASH TERMS

Annual Percentage Rate 19.0% - Includes interest and no other costs.

Repayment Terms Monthly: A minimum payment of 2% of your loan account balance on the last day of the billing cycle, or \$50, whichever is greater.

Advances To protect your checking account from being overdrawn, advances will automatically be transferred into your account in increments of \$100.

Automatic Payments Payments are automatically deducted from your account.

Balance Computation Method Daily periodic rate of finance charge is applied to the principal balance each day.