

CHECKING PLUS

A Checking + Line Of Credit is an overdraft protection service connected to your checking account so you can feel safe when faced with an unexpected expense. 1st National Bank understands life happens, and we are here to help you avoid overdraft fees.



Bank your best.™

PRODUCT BENEFITS

Loan Amount	\$500 - \$5000
Collateral Needed	None
Overdraft Safetynet	Yes
Helps Build Credit	Yes*

*Checking PLUS line of credit is reported to the credit bureau. Credit building is based on payment history. Visit a banking center for more loan details



EASY APPLICATION

I/We are applying for credit on an individual a joint basis.

Amount Requested:

Information Regarding Applicant(s) (do not complete Joint Applicant information if you are applying for individual credit in your own name and are relying on your own income and assets and not the income or assets of another person as the basis for repayment of the credit requested)

Applicant's Full Name		Joint Applicant's Full Name (and relationship to applicant)	
Social Security Number	Birth Date	Social Security Number	Birth Date
Home Phone	Cell Phone	Home Phone	Cell Phone
E-mail Address		E-mail Address	
Marital Status (do not complete if you are applying for individual, unsecured credit) <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, widowed)		Marital Status (do not complete if you are applying for individual, unsecured credit) <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, widowed)	
Present Street Address	<input type="checkbox"/> Rent \$_____ Payment <input type="checkbox"/> Own _____ No. Yrs	Present Street Address	<input type="checkbox"/> Rent \$_____ Payment <input type="checkbox"/> Own _____ No. Yrs
Name of Employer	<input type="checkbox"/> Self Employed Yrs on this job	Name of Employer	<input type="checkbox"/> Self Employed Yrs on this job
NOTICE - 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.			
Gross Monthly Salary or Wages	\$	Gross Monthly Salary or Wages	\$
Other Monthly Income & Source:	\$	Other Monthly Income & Source	\$

Information regarding your status	Applicant		Joint Applicant	
Are you a U. S. Citizen?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you Active Duty Military, in the Reserves, or the National Guard?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are you the spouse or dependent of a member that is Active Duty Military, in the Reserves or National Guard?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

I hereby apply for the loan or credit described in this application. I certify that I made no misrepresentations in this application or in any related documents, that all information is true and complete and that I did not omit any important information. Lender is authorized to verify with other parties and to make any investigation of my credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my account. I understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my application, credit, or loan. The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Applicant _____ Date _____ Joint Applicant _____ Date _____

QUICK DECISIONS: Visit your favorite banking center or mail application to 1st National Bank P.O. Box 119 Lebanon, Ohio 45036