

CONSUMER APPLICATION CHECKLIST

(X) COMPLETE AND SIGN APPLICATION

Note: Privacy Disclosure for your records

(X) TWO PAY PERIODS OF RECENT PAYSTUBS FROM EACH APPLICANT

OR

(X) W-2'S

() IF PURCHASING A VEHICLE OR RECREATIONAL VEHICLE:
WILL NEED COPY OF SALES CONTRACT FROM DEALERSHIP OR
ASK THEM TO FAX TO US AT 802-757-3264.

**() INSURANCE BINDER NEEDED AT TIME OF VEHICLE LOAN
CLOSING OR ASK INSURANCE AGENT TO FAX IT TO US THAT
DAY AT 802-757-3264.**

**() IF SELF-EMPLOYED REQUESTING TWO YEARS' TAX RETURNS
WITH ALL SCHEDULES**

NOTE: PLEASE CALL your loan officer to make an appointment.

Wells River

Sally Wellman	(802)757-3244	Ext. #230
Katie Thayer	(802)757-3244	Ext. #202

Newbury

Jennifer Fischer	(802) 866-5617	Ext. #602
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Bradford

Patti Clark	(802)222-4213	Ext. #361
Marvin Harrison	(802) 222-4213	Ext. #367

Fairlee

Stephanie Newell	(802) 333-4515	Ext. #404
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Thetford

Amy Vance	(802) 785-2980	Ext. #505
Lorenzo Wilhite	(802) 785-2980	Ext. #504

Toll-Free	1-800-870-3631
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FACTS

WHAT DOES WELLS RIVER SAVINGS BANK 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and account balances ▪ checking account information and overdraft history ▪ payment history and mortgage rates and payments <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Wells River Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Well River Savings Bank 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 toll free 1-800-371-2361 or go to www.wellsriversavings.com
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Who we are

Who is providing this notice?	Wells River Savings Bank
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What we do

How does Wells River Savings Bank 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.
How does Wells River Savings Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ open an account or give us your contact information ▪ make deposits or withdrawals from your account ▪ apply for financing or make a wire transfer 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: <ul style="list-style-type: none"> ▪ 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. <ul style="list-style-type: none"> ▪ <i>Wells River Savings Bank has no affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Wells River Savings Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners may include: insurance, securities brokerage, credit card, fiduciary services, estate and financial planning, and investment management and advisory services companies.</i>

Other Important Information

WELLS RIVER SAVINGS BANK

PERSONAL CREDIT 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.

IMPORTANT: Read these directions before completing this Application

- If you are applying for individual credit 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 Section 1, 3 & 4.
- If this is an application for joint credit with another person, complete all Sections, providing information in Section 2 about the joint applicant and sign below. **We intend to apply for joint credit.**

Applicant's Signature

Joint Applicant's Signature

- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance, or on the assets of another person for repayment of the credit requested, complete all Sections, providing information in Section 2 about the person whose alimony, support, or maintenance payments or income or assets you are relying.
- If the requested credit is to be secured, then complete Section 6.

Amount Requested	Terms	Pmt Date	Purpose	Officer

SECTION 1 - APPLICANT – Please Print

Last Name	First Name	Middle Init.	Date of Birth	Social Security #	Home Phone
Drivers License or Identification #	Issuing State/Agency		Issue Date	Expire Date	No. of Dependents / Ages /
Home Physical Address (Street, City, State, Zip code)					How Long
Home Mailing Address – if different from physical address (Street, City, State, Zip code)					
Previous Home Address – if current address < 2 years (Street, City, State, Zip code)					How Long
Current Employer	Employer Address (City, State, Zip code)		Work Phone	How Long	Position
<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>					
Sources of Income	Gross @ Month	Net @ Month	Name, Address & Phone of nearest relative not living with you		
Salary					
Other Income: Source					
Other Income: Source?					
TOTAL					

SECTION 2 - JOINT APPLICANT - (if property ownership/liabilities info is not the same, joint applicant should complete separate application)

Last Name	First Name	Middle Init.	Date of Birth	Social Security #	Home Phone
Drivers License or Identification #	Issuing State/Agency		Issue Date	Expire Date	No. of Dependents / Ages /
Home Physical Address (Street, City, State, Zip code)					How Long
Home Mailing Address – if different from physical address (Street, City, State, Zip code)					
Previous Home Address – if current address < 2 years (Street, City, State, Zip code)					How Long
Current Employer	Employer Address (City, State, Zip code)		Work Phone	How Long	Position
<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>					
Sources of Income	Gross @ Month	Net @ Month	Name, Address & Phone of nearest relative not living with you		
Salary					
Other Income: Source?					
Other Income: Source?					
TOTAL					

SECTION 3 - Personal Information: Please answer for Both Applicant and Joint Applicant					
3a) Are you an indorser, co-maker or guarantor on any loans?	Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No	Joint Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No	3b) Are there any legal claims against you?	Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No	Joint Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No
3c) Are you obligated to pay alimony, separate maintenance payments or child support?	Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No	Joint Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No	3d) If so, describe the amount paid, whether under court order, and beneficiary.	Borrower:	Joint Applicant:
3e) Are you a defendant in any suits or legal action? If so, describe in a separate sheet.	Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No	Joint Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No	3f) Have you been declared bankrupt in the last 10 years? If so, describe in separate sheet.	Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No	Joint Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No
Household Expense Information		Monthly Amt	Household Expense Information		Monthly Amt.
Rent			Auto: miles driven annually		miles
Property Taxes			Utilities (Fuel, Elec., Tel., Cable, Cell Phone,)		
Homeowner's Insurance			Life Insurance		
Child Care			Out of Pocket Education (exclude student loans)		
Medical (deductible, premium & expenses)			Other—Describe (e.g. water, sewer, rubbish etc.)		

SECTION 4— Marital Status – Do not complete if this is an application for individual unsecured credit.				
Applicant:	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Civil Union	<input type="checkbox"/> Unmarried (including single, divorced, & widowed)
Joint Applicant:	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Civil Union	<input type="checkbox"/> Unmarried (including single, divorced, & widowed)

SECTION 5 – Assets and Debt Information <small>If Section 2 has been completed, complete this Section for both the Applicant (A) and Joint Applicant (J)</small>				
ASSETS	Dollars	LIABILITIES	Mo. Pmt.	Dollars
Cash And Bank Accounts		Credit Cards / Revolving Credit Company & Account #		
Bank				
Bank				
Bank				
Bank				
Bank		Other Loans: Consumer, Student Loans		
Bank				
Bank				
IRA, 401-K Plan, Keogh, Vested Pension				
Vehicles – Year, Make & Model		Vehicle Loans, Bank & Account Number		
Residential Real Estate, Type & Location		Residential Mortgage Loans		
Total Assets		Total Liabilities		

SECTION 6 <i>Complete only if this credit is to be secured. Briefly describe the property to be given as collateral.</i>			
Description of Collateral	Identification	Owner	Outstanding Liens
			\$

FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE	
I have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product or annuity in connection with this extension of credit.	
FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:	
<ul style="list-style-type: none"> • My purchase of an insurance product or annuity from you or from any of your affiliates; or • My agreement not to obtain, or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity. 	
By signing below, 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.	

<i>I certify that the information provided with this credit application is true and complete to the best of my knowledge. I authorize the Bank to investigate and/or verify my credit history, rent payment history, deposit accounts with other banks and my employment history in conjunction with this application or any subsequent update, renewal, or extension of credit arising out of this application. I authorize the bank to answer questions about your credit history with me. I understand that you will retain this application whether or not it is approved.</i>			
Signature of Applicant	Date	Signature of Joint Applicant	Date