CONSUMER LOAN APPLICATION

Please mail or return the completed application along with the required items noted on the opposite page to any Winter Hill Bank office.

☐ **Personal Loan** **(Maximum loan amount $5,000.00/Maximum loan term 48 months)**

$_____

Loan Amount Requested **Term (yrs)** **Purpose of Loan**

PERSONAL INFORMATION APPLICANT:

Name (First) (Middle Initial) (Last)

Email Address Cell Phone ( )

Date of Birth Social Security No. Home Phone ( )

Street Address

City State Zip

Own, Rent, or Live w/ Parents Years & Months There No. of Dependents

Previous Address Years & Months There

Current Employer Years & Months There

Employer Address

Business Phone ( ) Position Gross Monthly Salary

Previous Employer and Address Years & Months There

Mothers Maiden Name:

PERSONAL INFORMATION CO-APPLICANT:

Name (First) (Middle Initial) (Last)

Email Address Cell Phone ( )

Date of Birth Social Security No. Home Phone ( )

Street Address

City State Zip

Own, Rent, or Live w/Parents Years & Months There No. of Dependents

Previous Address Years & Months There

Current Employer Years & Months There

Employer Address

Business Phone ( ) Position Gross Monthly Salary

Previous Employer and Address Years & Months There

Mothers Maiden Name:

OTHER INCOME: Alimony, child support, or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying this obligation.

Description _____ Amount $_____

Description _____ Amount $_____

Description_____ Amount $_____

Description_____ Amount $_____

BANKING INFORMATION APPLICANT:

Checking Account Bank Account Number Balance

Savings Account Bank Account Number Balance

BANKING INFORMTION CO-APPLICANT:

Checking Account Bank Account Number Balance

Savings Account Bank Account Number Balance

CREDIT REFERENCES APPLICANT AND CO-APPLICANT: Please list all debts currently owed, including Banks, Finance Companies, Stores, and Credit Cards. If none, enter paid credit references. Please indicate if the reference is for the applicant, co-applicant, or both by checking the appropriate line. Failure to disclose all debts may result in disqualification of this application. (ATTACH SEPARATE SHEET IF NECESSARY.)

Creditor	Account Number	Original Amount	Unpaid Balance	Mortgage or Rent Payment	Account in Name of: Applicant	Co-Applicant
Mortgage Bank or Landlord Name						
Auto Loan						
Other						
Other						
Other						
Other						

Are you obligated to pay alimony, child support or separate maintenance? ☐ YES, $_____/month ☐ NO

APPLICANT SIGNATURE (S): I/We certify that the information stated in this application is true and accurate. This application will remain the property of the Bank. I/We authorize the Bank to obtain further credit and employment information from any source that it requires in connection with this application, credit renewals, extensions and any collection activities and to provide information to others about the Bank's credit experience with me/us. I/we agree to be bound by all terms and conditions in the Consumer Loan Agreement, a copy of which will be provided to me/us if the Bank approves this application.

We intend to apply for joint credit _____ _____
Applicant Co-Applicant

Signature of Applicant Date

Signature of Co-Applicant Date

In order to quickly and completely evaluate your Consumer Loan request

Please submit the following items with your completed application

Copies of

- Recent paystubs(s) for (all) applicant(s) for the last month.
- W-2 forms received from all employers last year.
- If any applicant derives income from commissions, self-employment or owns any real estate, copies of the most recent signed personal and/or corporate income tax returns must be submitted.
- Recent mortgage billing statement, if applicable.
- Recent cancelled rent checks, front and back, if applicable

Note: Other documentation may be required due to your individual circumstances. We will notify you accordingly.

Note: Consumer loan credit is available to existing Winter Hill Bank customers only with an account in good standing for a minimum of 90 days.

Return to any Winter Hill Bank office
or
apply online at
winterhillbank.com

Winter Hill Bank
***Custom*Serve**
Consumer Lending Services

Your borrowing power can significantly impact your ability to meet your lifestyle obligations and decisions.

At Winter Hill Bank, we understand how important it is to work with a bank who knows you, understands your unique needs, and is right here in the community to help you.

That's why our *Custom*Serve Banking approach to personal lending has become so popular. It treats you as an individual and offers you every opportunity to choose the program that gives you the borrowing power to help make your life easier and more affordable.

That's what you need, and that's why we're different.

CORPORATE OFFICE
342 Broadway*
Somerville, MA 02145
617-666-8600

LOAN CENTER
337 Broadway
Somerville, MA 02145
617-629-3304

BRANCH OFFICES
5 Cutter Avenue*
Davis Square
P.O. Box 449105
Somerville, MA 02144
617-629-3300

271 Main Street, Route 28*
North Reading, MA 01864
978-664-6303

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Consumer Loan Application