



PERSONAL LOAN APPLICATION

Thank you for applying for a Personal Loan with Investors Bank. In order to start the loan process, please complete the application packet.

To expedite the loan process please provide the following documents with the application packet:

- ❖ Copy of 30 days' most current paystubs;
- ❖ Copies of all W-2 forms for most recent two years;
- ❖ *If Self-employed* – copies of most recent two years personal and business federal income tax returns;
- ❖ *If Retired* – copies of the current year social security awards letter and/or proof of pension benefits;
- ❖ *If Home Owner* – copy of current mortgage statement; and
- ❖ *If Renting* – copies of 6 months' cancelled checks front and back;
- ❖ *Borrower(s) Living with Parents* – provide evidence of current address (e.g. valid Drivers' License or valid State Issued ID Card and cell phone bill).

Applicant(s) loan information:

- ❖ Minimum loan amounts range from \$2,000.00 to \$25,000.00;
- ❖ Loan term range from 2 to 5 years;
- ❖ Maximum loan amount \$25,000.00 per household and couple (e.g. married, engaged or separated);
- ❖ Annual Percentage Rate (APR) ranges from a minimum of 9.99% to a maximum of 10.24% (e.g. 9.99% with E-pay from an Investors Bank checking account; “.25% rate discount is offered if borrower chooses E-pay” otherwise the APR will be at 10.24% without E-pay);
- ❖ Must be a customer of Investors Bank for at least one year;
- ❖ Minimum Fico Score of 700;
- ❖ Must have at least two years consecutive employment history;
- ❖ No application fees, no prepayment penalties nor other costs apply.

Should you have any questions, please contact the *Investors Bank Loan Originations Department* at (732) 452-3443 or visit your local branch.



101 Wood Avenue South, Iselin, New Jersey 08830

Branch: _____

Phone: 732-452-3443 • Fax: 732-603-3968

PERSONAL LOAN APPLICATION

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

Amount of Loan	Term/Number of Years	Loan Purpose: (Check at least one)
\$ _____	_____	<input type="checkbox"/> Debt Consolidation - (Credit Cards, Student Loans, Car Loans, etc.) <input type="checkbox"/> Home Furnishings/Renovations <input type="checkbox"/> Other: Please specify _____

Deduct Monthly Payment From Deposit Account #: _____

1. Personal Information About Applicant

FIRST, MIDDLE, LAST NAME OF APPLICANT		MARITAL STATUS <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED (includes single, divorced, widowed) <input type="checkbox"/> SEPARATED		DATE OF BIRTH (MONTH/DATE/YEAR)	NO. OF DEP.	SOCIAL SECURITY NO.	
HOME ADDRESS - NO. AND STREET		CITY/TOWN	STATE	ZIP CODE	OWN	RENT	LIVING WITH PARENTS
HOME TELEPHONE NO.	CELL NO.	E-MAIL ADDRESS					
PREVIOUS HOME ADDRESS (if less than two years at present address)						YEARS THERE	
NAME OF EMPLOYER	<input type="checkbox"/> SELF-EMPLOYED	TELEPHONE NO.	POSITION	SALARY (GROSS MONTHLY) \$	YEARS EMPLOYED IN THIS LINE OF WORK OR PROFESSION	YEARS ON THIS JOB	
BUSINESS ADDRESS - NO. AND SREET		CITY	STATE	ZIP CODE			

OTHER INCOME (GIVE SOURCE AND GROSS MONTHLY AMOUNT) 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.

MORTGAGE OR RENTAL INFORMATION	Monthly Mortgage Payment \$	Monthly Rental Payment \$
	Does Mortgage Payment Include R/E Taxes? <input type="checkbox"/> Yes <input type="checkbox"/> No	Landlord / Mortgage Holder
	Annual Real Estate Taxes \$	
	Does Mortgage Payment Include Insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No	Condo Fee (if applicable) \$

2. Personal Information About Co-Applicant

FIRST, MIDDLE, LAST NAME OF CO-APPLICANT		MARITAL STATUS <input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED (includes single, divorced, widowed) <input type="checkbox"/> SEPARATED		DATE OF BIRTH (MONTH/DATE/YEAR)	NO. OF DEP.	SOCIAL SECURITY NO.	
HOME ADDRESS - NO. AND STREET		CITY/TOWN	STATE	ZIP CODE	OWN	RENT	LIVING WITH PARENTS
HOME TELEPHONE NO.	CELL NO.	E-MAIL ADDRESS					
PREVIOUS HOME ADDRESS (if less than two years at present address)						YEARS THERE	
NAME OF EMPLOYER	<input type="checkbox"/> SELF-EMPLOYED	TELEPHONE NO.	POSITION	SALARY (GROSS MONTHLY) \$	YEARS EMPLOYED IN THIS LINE OF WORK OR PROFESSION	YEARS ON THIS JOB	
BUSINESS ADDRESS - NO. AND SREET		CITY	STATE	ZIP CODE			

OTHER INCOME (GIVE SOURCE AND GROSS MONTHLY AMOUNT) 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.

MORTGAGE OR RENTAL INFORMATION	Monthly Mortgage Payment \$	Monthly Rental Payment \$
	Does Mortgage Payment Include R/E Taxes? <input type="checkbox"/> Yes <input type="checkbox"/> No	Landlord / Mortgage Holder
	Annual Real Estate Taxes \$	
	Does Mortgage Payment Include Insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No	Condo Fee (if applicable) \$

5. Applicant's Financial Statement

(MORE DETAILED STATEMENTS AND SCHEDULES MAY BE REQUIRED)

This statement and any applicable supporting schedules may be completed jointly by both applicants if their assets and liabilities are sufficiently joined so that the statement can be meaningfully and fairly presented on a combined basis, otherwise separate statements and schedules are required.

LIST ASSETS

Include all cash, savings accounts, checking accounts, stock and other assets easily converted into cash, and other real estate owned. Attach additional sheet if necessary.

NAME AND ADDRESS OF BANK, CREDIT UNION, ETC.	ACCOUNT #	CASH OR MARKET VALUE
1		\$
2		\$
3		\$
4		\$
5		\$
6		\$

6. Applicant's Debts

LIST ALL DEBTS

Include bank, finance company, credit card, store charge and personal debts, also alimony, support payments and other mortgage loans. Attach additional sheet if necessary. If none, state "None."

NAME AND ADDRESS OF CREDITOR	IN WHAT NAME	ACCT. NUMBERS	UNPAID BALANCE	MONTHLY PAYMENT
1			\$	\$
2			\$	\$
3			\$	\$
4			\$	\$
5			\$	\$
6			\$	\$
7			\$	\$
AUTOMOBILE (LOANS OR LEASE)	BEING FINANCED THROUGH		\$	\$
			\$	\$

PLEASE INDICATE WHICH OF THE ABOVE DEBTS, IF ANY, WILL BE PAID IN FULL WITH THIS LOAN:

Please read this statement before signing.

Everything that I have stated in this application is true and complete. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history.

- I/We authorize Investors Bank to order a consumer credit report to verify other credit information. It is understood that signing below authorizes Investors Bank to obtain credit information on applicable parties.
- I/We understand that an email address for each loan applicant must be provided to receive information via email.
- I/We authorize Investors Bank to send the disclosures, other documents, and related correspondence to the email addresses identified on this application.
- I/We authorize copy of documents to be used as original.

DATE OF APPLICATION

MO DAY YEAR

1

2

APPLICANT'S SIGNATURE

CO-APPLICANT'S SIGNATURE

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).



ECOA NOTICE TO LOAN APPLICANT

You are required to read this statement concerning the Equal Credit Opportunity Act of 1975 (ECOA), as amended, before our loan interviewer may commence taking your application. The reason for this is to enable Investors Bank to comply with this law in a manner which provides our customers with the best possible service. At the bottom of this notice you will be asked to sign and acknowledge that you have read it and aware of your rights under this law. If you refuse to sign, the interviewer cannot proceed with the application.

1. It is the policy of Investors Bank to comply with all applicable laws and regulations. Since you are about to request, in writing, that we extend mortgage credit to you based on the information you are about to give, we want you to be aware of your rights under the Equal Credit Opportunity Act of 1975, as amended.
2. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the bases of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract); because all or part of the applicants income derives from any public assistance program; or, because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.
3. The Federal agency that administers compliance with this law concerning our company is: Consumer Financial Protection Bureau, PO Box 4503, Iowa City, IA 52244.
4. Under this law there are three (3) classes of marital status, and they are:
 - a) Unmarried, which includes anything, which is not remaining two (2) choices.
 - b) Married.
 - c) Separated.We are not concerned with any other category.
5. If you are under legal obligation to anyone to pay alimony, child support, or separate maintenance, we are required to document the amount of any such obligation, and its duration, by requesting written evidence.
6. If you wish to claim as income, the receipt of any income from sources other than your normal employment, you may do so. If such income is claimed and is to be evaluated in determining your eligibility for the requested credit, we will require written evidence of this income.
7. When we have a completely documented application file, we will render our decision. If it should become unfortunately necessary to make an adverse decision, you are entitled to be informed, in writing, of such decision within thirty (30) days of the decision.

I acknowledge that I have read the above statement/notice and am aware of Investors Bank's policies concerning the above-mentioned portion of the Equal Credit Opportunity Act.

Print Applicant's Name

Print Co-Applicant's Name

Applicant's Signature

Date

Co-Applicant's Signature

Date



AUTOMATIC DEBIT PAYMENT DISCLOSURE

Please complete and return with your application

- I currently have a checking account with Investors Bank. I will establish an automatic loan deduction from the following Investors Bank account:

_____.**
Investors Bank Checking Account Number

- I will open a new checking account with Investors Bank and establish automatic loan deduction.**

*** An interest rate reduction of one quarter of one percent (.25%) from the APR will apply.*

- I do not wish to open a checking account with Investors Bank and understand that the rate on the loan for which I am applying will be one-quarter of one percent (.25%) **higher** than the currently published rate for fixed-rate personal loans.

Changes to the above terms may cause your closing to be postponed.

Print Applicant's Name

Print Co-Applicant's Name

Applicant's Signature

Co-Applicant's Signature

Date

Date



AUTHORIZATION TO RELEASE INFORMATION

1. I/We have applied for a consumer loan from Investors Bank. As part of the application process, Investors Bank may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I hereby authorized Investors Bank to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my loan application.
3. I further authorize Investors Bank to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a photocopy of this form will also serve as authorization.
4. The information the lender obtains is only to be used in the processing of my application for a consumer loan.
5. A copy of this authorization may be accepted as an original.

Print Name

Print Name

Borrower Signature

Date

Co-borrower Signature

Date



USA PATRIOT ACT INFORMATION

CERTIFICATION

The undersigned certify the following:

1. I/We have applied for a consumer loan from Investors Bank. In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan; the amount and my/our employment, income information, assets, and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit pertinent information.
2. I/We understand and agree that Investors Bank reserves the right to change the loan review process. This may include, but is not limited to verifying the information provided on the application with my/our employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

In accordance with Section 326 of the USA PATRIOT Act signed October 26, 2001, the Bank is required to obtain, verify and record information that identifies each person who opens an account or who has signing authority on an account. In some cases, identification will be requested for those individuals already banking with the Bank because current documentation may not be available.

What this means for you: When you open an account, we will ask you for your name, address, date of birth, tax identification number and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents.

Protection of our customer's information and identify is the Bank's pledge to you.

Print Applicant's Name

Print Co-Applicant's Name

Applicant's Signature

Date

Co-Applicant's Signature

Date



**RE-VERIFICATION OF CREDIT HISTORY
AND EMPLOYMENT STATUS DISCLOSURE**

This is to advise you that Investors Bank ensures that the quality of every loan it originates meets the Bank's standards. In order to ensure that every loan meets the Bank's credit and employment standards, critical data such as credit history and employment status will be re-verified prior to your scheduled loan closing.

It is important for you to know that, once you have submitted a loan application with us, you should maintain your total debt obligations at or below the levels revealed to us during the underwriting of your loan. Material increases in current obligations, or potential or new obligations that would affect the initial decision that was made during underwriting, may also affect your loan approval which will cause your closing to be postponed or cancelled.

Print Applicant's Name

Print Co-Applicant's Name

Applicant's Signature

Date

Co-Applicant's Signature

Date