

Warner  
 P.O. BOX 80  
 WARNER, SD 57479  
 PH. 605-225-9605  
 FAX 605-225-0557

Ken's Super Fair Foods  
 2201 6TH AVENUE SE  
 ABERDEEN, SD 57401  
 PH. 605-225-1400  
 FAX 605-225-1600

**I/We are applying for an extension of credit with First State Bank of Warner.**

\_\_\_\_\_ I am applying for individual credit in my own name and I am relying on my own income and assets and not the income or assets of another person

\_\_\_\_\_ I am applying for individual credit and I am relying on my income or assets, as well as income or assets from other sources. (i.e. alimony, child support, income from another person or assets)

\_\_\_\_\_ We are applying for joint credit

By Signing below, I/we authorize you to check my credit and employment history and to answer questions that others may ask you about my credit record with you. I understand that I must update credit information at your request.

Signature(s)

_____	Date _____
_____	Date _____
_____	Date _____
_____	Date _____



## CREDIT APPLICATION

### TYPE OF CREDIT REQUESTED

IMPORTANT: Place (X) in appropriate boxes below and complete the applicable sections.

<input type="checkbox"/> SECURED	<input type="checkbox"/> INDIVIDUAL CREDIT – RELYING SOLELY ON MY INCOME OR ASSETS
<input type="checkbox"/> UNSECURED	<input type="checkbox"/> INDIVIDUAL CREDIT – relying on my income or assets as well as income or assets from other sources
	<input type="checkbox"/> JOINT CREDIT

### FOR CREDITOR USE

DATE _____	CLASS NO _____
ACCOUNT NO _____	
APPROVED _____	BY _____
DECLINED _____	BY _____

AMOUNT REQUESTED	FOR HOW LONG	PAYMENT DATE DESIRED	WANT TO REPAY MONTHLY	PROCEEDS OF LOAN TO BE USED FOR:
\$ _____	_____	_____	<input type="checkbox"/>	_____

## SECTION A – INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle) \_\_\_\_\_ BIRTHDATE \_\_\_\_\_ TELEPHONE NO. \_\_\_\_\_

DRIVER'S LICENSE NO. \_\_\_\_\_ SOCIAL SECURITY NO. \_\_\_\_\_ NO. DEPENDENTS \_\_\_\_\_ AGES of DEPENDENTS \_\_\_\_\_

ADDRESS (Street, City, State & Zip) \_\_\_\_\_ COUNTY \_\_\_\_\_ Do You \_\_\_\_\_ Own \_\_\_\_\_ HOW LONG \_\_\_\_\_  
or \_\_\_\_\_ Rent \_\_\_\_\_

PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address) \_\_\_\_\_ COUNT \_\_\_\_\_ Y \_\_\_\_\_ Did \_\_\_\_\_ You \_\_\_\_\_ Own \_\_\_\_\_ HOW LONG \_\_\_\_\_  
or \_\_\_\_\_ Rent \_\_\_\_\_

EMPLOYER (Company Name & Address) \_\_\_\_\_ HOW LONG \_\_\_\_\_

BUSINESS PHONE \_\_\_\_\_ EXT. \_\_\_\_\_ POSITION OR TITLE \_\_\_\_\_ SALARY PER MONTH Gross: \$ \_\_\_\_\_ Net: \$ \_\_\_\_\_

PREVIOUS EMPLOYER (Company Name & Address) \_\_\_\_\_ HOW LONG \_\_\_\_\_

NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU \_\_\_\_\_ RELATIONSHIP \_\_\_\_\_ TELEPHONE NO. \_\_\_\_\_

**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.**

Alimony, child support, separate maintenance received under:  Court Order  Written Agreement  Oral Understanding

SOURCES OF OTHER INCOME \_\_\_\_\_ AMOUNT PER MONTH \$ \_\_\_\_\_

Is any income listed in this Section likely to be reduced before the credit request is paid off?  No  Yes (Explain) \_\_\_\_\_

Have you previously received credit from us?  No  Yes – When? \_\_\_\_\_

## SECTION B – JOINT APPLICANT OR OTHER PARTY INFORMATION

Complete only if, for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state

NAME (Last, First, Middle) \_\_\_\_\_ BIRTHDATE \_\_\_\_\_ TELEPHONE NO. \_\_\_\_\_

DRIVER'S LICENSE NO. \_\_\_\_\_ SOCIAL SECURITY NO. \_\_\_\_\_ NO. DEPENDENTS \_\_\_\_\_ AGES of DEPENDENTS \_\_\_\_\_

RELATIONSHIP TO APPLICANT (If Any) \_\_\_\_\_ PRESENT ADDRESS (City, State & Zip) \_\_\_\_\_ HOW LONG \_\_\_\_\_

EMPLOYER (Company Name & Address) \_\_\_\_\_ HOW LONG \_\_\_\_\_

BUSINESS PHONE \_\_\_\_\_ EXT. \_\_\_\_\_ POSITION OR TITLE \_\_\_\_\_ SALARY PER MONTH Gross: \$ \_\_\_\_\_ Net: \$ \_\_\_\_\_

PREVIOUS EMPLOYER (Company Name & Address) \_\_\_\_\_ HOW LONG \_\_\_\_\_

**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.**

Alimony, child support, separate maintenance received under:  Court Order  Written Agreement  Oral Understanding

SOURCES OF OTHER INCOME \_\_\_\_\_ AMOUNT PER MONTH \$ \_\_\_\_\_

Is any income listed in this Section likely to be reduced before the credit request is paid off?  No  Yes (Explain) \_\_\_\_\_

Has Joint Applicant or Other Party ever received credit from us?  No  Yes – When? \_\_\_\_\_

## SECTION C – MARITAL STATUS

Complete only if, for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit request

APPLICANT	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)
OTHER PARTY	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, and widowed)

## SECTION D – ASSET & DEBT INFORMATION

If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.

### ASSETS OWNED (Use separate sheet if necessary)

DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
Checking Account Number (s) <i>(Where)</i>			\$
Savings Account Number (s) <i>(Where)</i>			
Certificate of Deposit (s) <i>(Where)</i>			
Marketable Securities <i>(issuer, type, no. of shares)</i>			
Real Estate <i>(location, date acquired)</i>			
Life Insurance <i>(issuer, face value)</i>			
Automobiles <i>(make, model, year)</i>			
OTHER <i>(list)</i>			
<b>TOTAL ASSETS</b>			\$

### OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.)

CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
Landlord or Mortgage Holder	Rent Payment		(OMIT RENT)	(OMIT RENT)	
	Mortgage		\$	\$	\$
Automobiles (describe)					
<b>TOTAL DEBTS</b>	\$			\$	\$

Complete the following information about both the Applicant and Joint Applicant or Other Person (if applicable):

Are you obligated to make Alimony, Support, or Maintenance Payments?  No  Yes

If yes, to (Name & Address) \_\_\_\_\_ Amt. per month \$ \_\_\_\_\_

Are you a co-maker, endorser, or guarantor on any loan or contract?  No  Yes If yes, for whom? \_\_\_\_\_ To whom? \_\_\_\_\_

Are there any unsatisfied judgments against you?  No  Yes If yes, to whom owed? \_\_\_\_\_ Amount \$ \_\_\_\_\_

Have you been declared bankrupt in the last 10 years?  No  Yes If yes, where? \_\_\_\_\_ Year? \_\_\_\_\_

## SECTION E – SECURED CREDIT Complete only if credit is to be secured. Briefly describe the property to be given as security.

PROPERTY DESCRIPTION \_\_\_\_\_

NAME & ADDRESS OF ALL CO-OWNERS OF THE PROPERTY \_\_\_\_\_

IF THE SECURITY IS REAL ESTATE, GIVE THE FULL NAME OF YOUR SPOUSE (if any) \_\_\_\_\_

### SIGNATURES

I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

Other Signature (Where Applicable) \_\_\_\_\_ Date \_\_\_\_\_

**Warner Branch**  
PO Box 80 • Warner, SD 57479  
Hours: 8:30am - 4:00pm Mon.- Fri.

**Aberdeen Branch**  
Ken's SuperFair Foods  
2201 6<sup>TH</sup> Ave SE, Aberdeen, SD 57401  
Hours: 9:00am - 6:00pm Mon. - Fri.  
9:00am - 2:00pm Sat.