



RBC Bank®

**Personal Credit Application**

Servicing Branch: \_\_\_\_\_ Originating Branch: \_\_\_\_\_ Originating Officer: \_\_\_\_\_  
 Application Date \_\_\_\_\_ Application Number \_\_\_\_\_  
 Account Number \_\_\_\_\_  CreditLine Credit Limit \$ \_\_\_\_\_  
 Account Number \_\_\_\_\_ Credit Limit \$ \_\_\_\_\_

**APPLICANT:**

Name \_\_\_\_\_  
 Mailing Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_ Zip \_\_\_\_\_

DOB \_\_\_\_\_  
 Bank Empl. \_\_\_\_\_  
 Home Phone \_\_\_\_\_

**INCOME:**

Annual Income \$ \_\_\_\_\_

How long at present address? \_\_\_\_ yrs. \_\_\_\_ mos.

Physical Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_ Zip \_\_\_\_\_

Employer \_\_\_\_\_ Position \_\_\_\_\_  
 Address \_\_\_\_\_ Business Phone \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_ Zip \_\_\_\_\_

**\*DISCLOSURE OF INCOME FROM ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE IS OPTIONAL.**

**CO-APPLICANTS:**

Name \_\_\_\_\_ Ownership \_\_\_\_\_  
 Name \_\_\_\_\_ Ownership \_\_\_\_\_

**DRAFT MY ACCOUNT FOR PAYMENT**  Checking  Savings Account # \_\_\_\_\_  
 Other Bank (Name) \_\_\_\_\_ Routing and Transit # \_\_\_\_\_

**Signature(s) If joint account, Applicant and Co-Applicant must sign application.**

The information which I have furnished in this application, including the personal financial statement, is complete and accurate. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history; to obtain periodic Consumer Reports (as defined in the Fair Credit Reporting Act); and to answer questions about your credit experience with me. I agree to the terms and conditions contained in the agreements, disclosures, rules, regulations and operating procedures to be supplied to me on any accounts approved by you. I agree to pay such interest and account charges as may be established and disclosed from time to time, but not to exceed maximum charges allowed by law. If overdraft protection using an RBC Bank EquityLine/EquityLine Plus/CreditLine/CreditLine Plus is being requested and my checking account is a joint account, everyone whose name is on the checking account must sign this application and each individual will be contractually liable on the account. **If payment on my RBC Bank CreditLine account has not been received by the due date, I hereby authorize RBC Bank (USA) to make an automatic debit to my checking account for the minimum payment due.**

To the extent not prohibited by law and notwithstanding who is liable for payment of the taxes or fees, all intangible personal property taxes, documentary stamp taxes, excise taxes and other similar taxes assessed, charged or required to be paid in connection with the loan or any extension, renewal or modification of the loan, or the documents evidencing or securing the loan or any extension, renewal or modification of the loan, shall be paid by me.

I certify that the number shown on this form, below my signature, is my correct taxpayer identification number.

**By signing below you are evidencing your intent to become a joint applicant on this loan.**

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_  
 SSN \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_  
 SSN \_\_\_\_\_

**Personal Credit Application Addendum**

Please complete and SIGN the attached Personal Credit Application. The top section can be disregarded. Begin with the Applicant section.

If there is more than 1 borrower, please fill out an additional application for the co-borrower(s).

Please make sure to include your social security number(s) at the bottom below your signature(s).

In addition to what is required on the application, I will need the following:

- Alternate contact info: Email and/or Cell
  
- Residential Status: Own/Rent/Other
  
- Previous Address: (if at current address for less than 1 year)
  
- Length of time at current employer:
  
- Gross Monthly Income for EACH borrower:
  
- Marital Status:
  
- Residency: US Citizen, Resident Alien or Non-Resident Alien
  
- Driver's License #
  
- Issuing State for DL:

- Issued Date for DL:
- Expired Date for DL:
- Lot Address:
- Acres:
- How To Be Titled: Individual or Joint (If joint, 2<sup>nd</sup> person's name)
- Primary Home or Secondary/Vacation Home:
- Desired Term: (Terms available up to 10 years)

***Income Verification Requirements: If you are paid by salary, I will need a copy of your last 2 paystubs. If you are paid by commission or you are self-employed, I will need your last 2 years of tax returns as well as a statement of your current year to date earnings. These can be faxed or mailed through US Mail to me.***

Thank you for your application. Please send this to me via fax, email or mail. If there are any questions or concerns, please feel free to call me. My contact info is below:

Brooke E. Nicholson  
275 N Main Street  
Rutherfordton, NC 28139  
Phone: 828-287-6454  
Fax: 828-287-6445  
Email: [brooke.nicholson@rbc.com](mailto:brooke.nicholson@rbc.com)

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