

BUSINESS CREDIT APPLICATION WITH NOTICE OF APPLICANTS' RIGHTS
See Reverse Side for Joint Applicants

APPLICANT NAME AND BUSINESS ADDRESS		LENDER NAME AND ADDRESS	
		TELEPHONE NUMBER:	
		PERSON OR OFFICE TO CONTACT:	
SOCIAL SECURITY OR TAX I.D. NUMBER	BUSINESS TYPE:	BUSINESS PHONE NUMBER	E-MAIL ADDRESS
BRIEF DESCRIPTION OF BUSINESS		OWNERSHIP OF BUSINESS	
AMOUNT OF LOAN REQUESTED	PURPOSE OF LOAN		
\$			
REQUESTED REPAYMENT TERMS		SOURCE(S) OF FUNDS TO REPAY LOAN	
DESCRIPTION AND OWNERSHIP OF COLLATERAL OFFERED			

OFFICERS OR PRINCIPALS			
NAME	TITLE	HOME ADDRESS	HOME PHONE NUMBER

OUR PRINCIPAL FINANCIAL INSTITUTION IS:	SERVICES PRESENTLY USED: Checking Account Safe Deposit Loan Savings Account Cert. of Deposit	OTHER FINANCIAL INSTITUTIONS USED:
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OUTSTANDING DEBTS OF APPLICANT (List All)				
TO WHOM DUE - INDICATE ADDRESS	DATE OF NOTE	ORIGINAL DEBT	INT. RATE	BALANCE DUE
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$

A complete, current and signed Financial Statement of Applicant must be attached. (Additional data and income information may also be required).

SIGNATURES

Everything stated in this Application and the Financial Statement of the Applicant attached hereto is correct to the best of undersigned Applicant's knowledge. It is understood that you will retain this Application whether or not it is approved. You are authorized to check credit and business experience and to answer questions about your credit experience with Applicant. The undersigned also acknowledges receipt of a copy of this Application and the Notice of Right to Request Specific Reason(s) for Credit Denial on the reverse side hereof.

APPLICANT'S SIGNATURE	TITLE	DATE
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CO-APPLICANT NAME AND BUSINESS ADDRESS		JOINT APPLICANT STATEMENT
		If you intend to apply for joint credit, please initial here:
		Applicant _____
		Co-Applicant _____
SOCIAL SECURITY NUMBER	BUSINESS PHONE NUMBER	DESCRIPTION/OWNERSHIP OF COLLATERAL

SOURCE(S) OF FUNDS TO REPAY LOAN

OUTSTANDING DEBTS OF CO-APPLICANT (List All)				
TO WHOM DUE - INDICATE ADDRESS	DATE OF NOTE	ORIGINAL DEBT	INT. RATE	BALANCE DUE
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$
		\$	%	\$

A complete, current and signed Financial Statement of Co-Applicant must be attached. (Additional data and income information may also be required).

SIGNATURE

Everything stated in this Application and the Financial Statement of the Co-Applicant attached hereto is correct to the best of undersigned Co-Applicant's knowledge. It is understood that you will retain this Application whether or not it is approved. You are authorized to check credit and business experience and to answer questions about your credit experience with Co-Applicant. The undersigned also acknowledges receipt of a copy of this Application and the Notice of Right to Request Specific Reason(s) for Credit Denial.

CO-APPLICANT'S SIGNATURE

DATE

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.

NOTICE OF RIGHT TO REQUEST SPECIFIC REASON(S) FOR CREDIT DENIAL

If your Application for Business Credit should be denied, you have the right to a written statement of the specific reason(s) for such denial. To obtain the Statement of Reason(s), please contact the individual or office listed under Lender Name and Address on inverse side of this form within 60 days from the date you are notified of our decision.

We will provide you with a written statement of reasons for denial within 30 days from the date of receipt of your request.

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with law concerning this creditor is:

FEDERAL CREDIT APPLICATION INSURANCE DISLCOSURE

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:**

1. My purchase of an insurance product or annuity from you or from any of your affiliates; or
2. My agreement not to obtain, or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.

By signing, 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.

Consumer

Date

Consumer

Date



FACTS	WHAT DOES FOUNDATION 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, Employment, and Income ▪ Account balances, Payment History, Checks, and Deposits ▪ Credit History <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 customer's personal information; the reasons Foundation Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does our 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	YES	NO
For our affiliates' everyday business purposes— information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	NO
For non-affiliates to market to you	NO	NO
To limit our sharing	<p>Call your local branch or toll free at 1-866-416-2265 for additional information</p> <p>Visit us online: https://www.foundationbank.org</p> <p>Email us at: privacyinformation@foundationbank.org</p> <p>Please note:</p> <p>If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 1-866-416-2265 or go to www.foundationbank.org	

Who we are

Who is providing this notice?

Foundation Bank

What we do

How does Foundation 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 Foundation Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Pay your bills or deposit money
- Use your debit, ATM, or Credit Card

We also collect your personal information from others such as credit bureaus, or other companies

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

- Any authorized consumer on a joint account may exercise the right to opt out.
- If one authorized consumer of a joint account exercises their right to opt out, then the Bank will apply this opt out to all associated joint consumers listed on the account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies. *Our affiliates include financial companies such as Premier Financial Services, Inc.*

Non-Affiliates

Foundation Bank does not share with non-affiliates so they can market to you.

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you. *Our joint marketing partners include:*

- *AD&D Insurance Companies*
- *Club Account Provider Companies*
- *Plateau Insurance Company*