



Credit Application

Home Improvement Loan

CONTRACTOR: _____
 LOAN AMOUNT: _____ for _____ months
 IMPROVEMENTS: _____
 PRODUCT: Standard Loan
 Promotion: _____
 for: _____ months

APPLICANT INFORMATION

FIRST NAME _____ MI _____ LAST NAME _____ SOCIAL SECURITY NUMBER _____ DATE OF BIRTH _____
 HOME PHONE _____ CELL PHONE _____ EMAIL ADDRESS _____
 STREET ADDRESS _____ ZIPCODE _____ CITY _____ STATE _____
 Mortgage Payment _____ /mo. Time in Home (Yrs, Mo): _____ Is it your PRIMARY residence? Yes No
 EMPLOYER _____ POSITION _____ GROSS INCOME (MO)* _____ WORK PHONE _____
 ADDITIONAL MONTHLY INCOME* _____ SOURCE OF ADDITIONAL INCOME _____
 Full Name EXACTLY As On Driver's License: _____ DL State & #: _____ DL Exp. Date: _____

JOINT APPLICANT INFORMATION By checking the box and completing this section, you signify intent to apply for joint credit.

If you are married and live in a community property state (AZ, CA, ID, LA, NV, NM, TX, WA, WI), you must provide your spouse's information in this section.

FIRST NAME _____ MI _____ LAST NAME _____ SOCIAL SECURITY NUMBER _____ DATE OF BIRTH _____
 HOME PHONE _____ CELL PHONE _____ EMAIL ADDRESS _____
 STREET ADDRESS _____ ZIPCODE _____ CITY _____ STATE _____
 EMPLOYER _____ POSITION _____ GROSS INCOME (MO)* _____ WORK PHONE _____
 ADDITIONAL MONTHLY INCOME* _____ SOURCE OF ADDITIONAL INCOME _____
 Full Name EXACTLY As On Driver's License: _____ DL State & #: _____ DL Exp. Date: _____

*Alimony, child support or separate maintenance income need not be disclosed if you do not wish to have it considered as a basis for paying this obligation

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: a) 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; b) We may also ask to see your driver's license or other government issued identifying documents.

TCPA NOTICE: For purposes of the following "we" and "us" refers to Medallion Bank, its agents, and its servicers. You agree that if an account is created for you, all of the following will also apply: (a) we may monitor and record telephone calls regarding your account to assure the quality of our service or for other reasons; (b) you expressly consent to us using prerecorded/artificial voice messages, text messages and/or automatic dialing equipment while servicing or collecting your account; (c) you agree that we may take these actions using the telephone number(s) that you provide us in this credit application, you provide to us in the future, or we get from another source, even if the number is for a mobile telephone and/or our using the number results in charges to you.

NOTICE TO CALIFORNIA CUSTOMERS: A married applicant may apply for a separate account. **NOTICE TO OHIO CUSTOMERS:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law. **NOTICE TO NEW YORK CUSTOMERS:** In connection with your application for credit, a consumer report may be obtained which contains information on your credit worthiness, credit standing, credit capacity and general reputation. If you request, you will be informed whether a consumer report was obtained and if so, you will be given the name and address of the consumer reporting agency which furnished the report. If your application is granted, subsequent consumer reports may be obtained in connection with any update, extension or renewal of credit. **NOTICE TO RHODE ISLAND CUSTOMERS:** Consumer reports may be requested in connection with this application. **NOTICE TO VERMONT CUSTOMERS:** If an account is created, I authorize the obtaining of credit reports for purposes of reviewing or taking collection action on the account or for other legitimate purposes associated with the account. **NOTICE TO WISCONSIN CUSTOMERS:** The interest of the creditor will not be adversely affected by a provision of a marital property agreement, a unilateral statement under Wisconsin Statutes §766.59 or a court decree under Wisconsin Statutes §766.70, unless you furnish a copy of such agreement, statement or decree to the creditor, or the creditor has actual knowledge of such provision before credit is granted.

AUTHORIZATION By completing and signing this application, you are applying for credit to purchase goods and services from the contractor identified above. You affirm that all of the information furnished on the application is complete and accurate. If joint applicant information is provided above, each of you by signing below verifies your intent to apply for joint credit. You agree that Medallion Bank may share this application with other potential lenders and investigate any of the information from any source they choose, including obtaining a credit bureau report, now and in the future. If approved, Medallion Bank may from time to time supply information about your loan to credit reporting agencies.

X _____ X _____
 Applicant Signature Joint Applicant Signature Date