

CONSUMER LOAN APPLICATION

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

TYPE OF CREDIT REQUESTED

Check one to indicate the type of account you are requesting. Note: Married applicants may apply for separate accounts.
 Joint Account – We intend to apply for joint credit. (Initials) _____
 Individual Account – Relying solely on my income and assets.
 Individual Account – Relying on my income and assets as well as income or assets of another.

AMOUNT REQUESTED: \$ _____ **TERM** _____ **PAYMENT DATE** _____ **PURPOSE OF LOAN:** _____

UNSECURED **SECURED** **SECURED BY:** _____

SECTION A – INDIVIDUAL APPLICANT INFORMATION

Full Name _____ SSN# _____ Date of Birth _____ County (Residence) _____

Driver's License No. _____ State Issued _____ Expiration Date _____ Home Phone _____ Cell Phone _____

Present Street Address (Street, City, State, Zip) _____ How Long? _____ Mailing Address (if different from street address) _____

Previous Address (Street, City, State, Zip) (Complete if less than 3 years at present address) _____ How Long _____

Present Employer (Company Name & Address) _____ Business Phone Ext. _____

Position _____ How Long _____ Previous Employer _____ Position _____ How Long _____

Name and Address of Applicant's Nearest Relative (Not Living With you) _____ Relationship _____ Phone No. (Include Area Code) _____

Wages, Salary, Commissions _____ Gross \$ _____ /month How often paid _____ Mother's Maiden Name _____

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 pursuant to: Court Order Written Agreement Oral Understanding.

Other Income: Source _____ Amount per Month \$ _____ Is any income listed in this Section likely to be reduced in the next two years or before the credit requested is paid off?
 Yes (explain in detail on a separate sheet) No

Marital Status: Married Separated Unmarried (includes single, divorced, and widowed)

SECTION B – JOINT APPLICANT OR OTHER PARTY INFORMATION

Provide the information in this section for a joint applicant, another party that will use or contribute assets or income toward repayment on the account, or for your spouse if you live in a community property state.

Full Name _____ SSN# _____ Date of Birth _____ County (Residence) _____

Driver's License No. _____ State Issued _____ Expiration Date _____ Home Phone _____ Cell Phone _____

Present Street Address (Street, City, State, Zip) _____ How Long? _____ Mailing Address (if different from street address) _____

Previous Address (Street, City, State, Zip) (Complete if less than 3 years at present address) _____ How Long _____

Present Employer (Company Name & Address) _____ Business Phone Ext. _____

Position _____ How Long _____ Previous Employer _____ Position _____ How Long _____

Name and Address of Applicant's Nearest Relative (Not Living With You) _____ Relationship _____ Phone No. (Include Area Code) _____

Wages, Salary, Commissions _____ Gross \$ _____ /month How often paid _____ Mother's Maiden Name _____

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 pursuant to: Court Order Written Agreement Oral Understanding.

Other Income: Source _____ Amount per Month \$ _____ Is any income listed in this Section likely to be reduced in the next two years or before the credit requested is paid off?
 Yes (explain in detail on a separate sheet) No

Marital Status: Married Separated Unmarried (includes single, divorced, and widowed)

FINANCIAL INFORMATION

ASSETS	BANK NAME	AMOUNT	DEBTS	OWED TO	MO PAYMENT	BALANCE
Checking Account		\$	Auto Loan		\$	\$
Savings Account		\$	Mortgage		\$	\$
Auto:		\$	Rent		\$	\$
Real Estate:		\$	Credit Card		\$	\$
Other:		\$	Credit Card		\$	\$
		\$	Other		\$	\$
TOTAL		\$	TOTAL		\$	\$

If you or a joint applicant or other party answers "yes" to any of the following questions, please explain in the space provided.
 Are you obligated to make Alimony, Support or Maintenance Payments? Yes No Amt. Per month \$ _____
 Are you a co-maker, endorser, or guarantor on any loan or contract? Yes No _____
 Are there any unsatisfied judgments against you? Yes No (include amount) _____
 Have you been declared bankrupt in the last 10 years? Yes No If yes, where? _____ Year? _____

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

X _____ X _____
 Applicant Signature Date Joint Applicant Signature (where applicable) Date

BANK USE ONLY : OFFICER INITIALS _____ DATE RECEIVED _____

INSURANCE DISCLOSURE FOR CREDIT APPLICATION

Applicant: _____

Lender: First Community Bank
416 North Water Street
Corpus Christi, TX 78401

IMPORTANT

DO NOT SIGN THIS FORM UNTIL YOU CAREFULLY
READ IT AND UNDERSTAND ITS CONTENT

Purpose.

You have submitted an application for a loan. In connection with your loan application, Lender may be soliciting, offer to sell or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

Credit Disclosures.

1. Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

Acknowledgement.

BY SIGNING BELOW, I ACKNOWLEDGE THAT I HAVE READ, RECEIVED AND UNDERSTAND THIS INSURANCE DISCLOSURE.

APPLICANT: _____

DATE: _____

APPLICANT: _____

DATE: _____

FACTS**WHAT DOES FIRST COMMUNITY 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- credit history and credit scores
- income and transaction history

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 customers' personal information; the reasons First Community Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Community 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	No	We don't share
For our affiliates' everyday business purposes —information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call (361)888-9310 or go to www.fcbot.com

What we do

<p>How does First Community Bank protect my personal information?</p>	<p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
<p>How does First Community Bank collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● apply for a loan or open an account ● make deposits or withdrawals from your account or provide your mortgage information ● deposit money <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ● sharing for affiliates' everyday business purposes – information about your creditworthiness ● affiliates from using your information to market to you ● sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>First Community Bank does not share with our affiliates.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>First Community Bank does not share with nonaffiliates so they can market to you.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>First Community Bank doesn't jointly market.</i>

Other important information

For Texas Customers. The First Community Bank is chartered, licensed or registered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against the First Community Bank should contact the Texas Department of Banking through one of the means indicated below: In Person, or by U.S. Mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294; Telephone No: (877)276-5554; Fax No: 512/475-1313; E-mail: consumer.complaints@dob.texas.gov; Website: www.dob.texas.gov