



4341 Ridge Ave Philadelphia, PA 19129

Phone 267-295-6420 Fax 267-295-6421

Account Requested

Individual Joint
We intend to apply for Joint Credit.
Applicant Co-Applicant

Date
Interviewer
Branch
In person Email
Mail Phone

I would like to apply for the following loan:

of Payments
Amount Requested \$
Interest Rate
Purpose
Auto Payment Yes/No Chk #

- Home Equity Line
Home Equity Line - Interest Only
Home Equity Term Loan
Personal Loan
Auto Loan
CD/Savings Secured
Swing Loan
Ready Reserve Line

CHK # - OD protection

Applicant

Name
SSN #
Birth Date
Street
City, State, Zip
Own or Rent # of Years
Monthly Payment Market Value
Email
Home Phone Cell
Work Phone
If less than 3 years at current address:
Previous Address
Current Employer
Position Years
If current employer less than 3 years:
Previous Employer

Co Applicant

Name
SSN #
Birth Date
Street
City, State, Zip
Own or Rent # of Years
Monthly Payment Market Value
Email
Home Phone Cell
Work Phone
If less than 3 years at current address:
Previous Address
Current Employer
Position Years
If current employer less than 3 years:
Previous Employer

Nearest relative not living with you: Name Address:

Deposit Accounts with East River Bank: Checking Savings Money Market CD's

Applicant Gross Monthly Income (before taxes)
* Other Income \$

Co-Applicant Gross Monthly Income (before taxes)
* Other Income \$

* Alimony, child support or separate maintenance income are not required to be given if they are not to be considered as part of the repayment sources of this loan

USA PATRIOT ACT - CUSTOMER IDENTIFICATION REQUIREMENTS

In accordance with Section 326 of the USA Patriot Act, applicants for new accounts are requested to provide current picture identification that verifies identity including name, address and other identifying information. In some cases, identification will be requested for current account holders if original documentation was not obtained with the opening of the account. In all cases, protection of our customers' identity and confidentiality is our pledge to you. We proudly support all efforts to protect and maintain the security of our customers and our country.

East River Bank Consumer Loan Application - Continued

Real Estate Owned

Address	Market Value	Type of Property	Mortgage Balance	Mortgage Payment	Taxes & Insurance	Net Rents
Totals						

Creditors

Creditors Names	Account Numbers	Payoff - Yes or No	Monthly Payment	Current Balance

Do you have any outstanding Judgments? Applicant Co-Applicant
 Are you a co-maker or endorser of a note Applicant Co-Applicant
 Have you been declared bankrupt in the past 10 years Applicant Co-Applicant
 If you checked yes to any of these questions, explain on a separate sheet of paper.

This application is addressed to East River Bank (Lender). I authorize Lender and its agents to investigate my credit record, check statements I've made and to report its credit experience with me. I've answered the questions in this application fully and truthfully and all the information I've provided is correct. This application is the property of the Lender and I understand that it will be retained whether or not I receive the credit I've asked for. I acknowledge receipt of the disclosure titled "Home Equity Line of Credit Disclosure" and the booklet titled "When your Home is on the Line" (if applicable).

Applicant Signature

Co-Applicant Signature

Dated _____

Dated _____

PLEASE INCLUDE COPIES OF THE TWO MOST RECENT PAY STUBS OR, IF SELF-EMPLOYED, SIGNED FEDERAL INCOME TAX RETURNS FOR THE PAST TWO YEARS. If loan purpose is home improvement, please complete the reverse side of this application.

Automobile / Vehicle Collateral Information					
Year	Make	Model	Style	Mileage	Options/Extras
Dealer/Seller Name _____					
Dealer Address _____					
Insurance Company: _____			Insurance Agent: _____		
Policy # _____			Agent Address: _____		

East River Bank Consumer Loan Application - Continued

INFORMATION FOR
GOVERNMENT MONITORING PURPOSES

(Complete only for Home Improvement Loans or Mortgage Loans to purchase residence)

(Do not complete this section unless the loan is to be used to purchase, improve or refinance residential property)

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. **You are not required to furnish this information, but are encouraged to do so.** The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER

I do not wish to furnish this information

Ethnicity:

- Hispanic or Latino
 Not Hispanic or Latino
 Info not provided -mail, phone or web application

Race:

- American Indian or Alaskan Native
 Native Hawaiian or Pacific Islander
 Black or African American
 Asian
 White
 Info not provided -mail, phone or web application

Sex:

- Male Female
 Info not provided -mail, phone or web application

CO-BORROWER

I do not wish to furnish this information

Ethnicity:

- Hispanic or Latino
 Not Hispanic or Latino
 Info not provided -mail, phone or web application

Race:

- American Indian or Alaskan Native
 Native Hawaiian or Pacific Islander
 Black or African American
 Asian
 White
 Info not provided -mail, phone or web application

Sex:

- Male Female
 Info not provided -mail, phone or web application

To be Completed by Interviewer

This application was taken by: face-to-face interview by mail by telephone Internet

Interviewer's

Signature _____

Date _____

Name and Address of Interviewer's Employer

**East River Bank
4341 Ridge Avenue
Philadelphia, PA 19129
267-295-6420**

Applicant's Signature (if above completed) _____

Date _____

Co-Applicant's Signature (if above completed) _____

Date _____