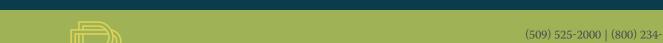
PERSONAL READY CREDIT

The following information is required for all borrowers to process your loan request:

EMPLOYMENT AND INCOME VERIFICATION

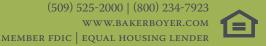
- Copies of your most recent paystub(s) covering a 30 day period
- Copy of last two (2) year's W-2s for all borrowers whose income is used to qualify for the loan.
- If self employed (including rental income), provide copies of your signed federal income tax return for the previous two (2) years and a year-to-date profit-and-loss statement.
- If you choose to use your Social Security, disability, pension, or child support/alimony income, provide copies of award certificate, pension statement or support enforcement action.
- Be prepared to show your photo identification to a bank employee when you return this application.

Please note – additional documentation may be required depending upon loan requested.



BAKER

BOYER



Client Checklist: Ready Credit Application | Updated 02/20

PERSONAL READY CREDIT

WHAT IS READY CREDIT?

Ready Credit is a personal line of credit designed to complement your Baker Boyer checking account, although Ready Credit can be set up as a separate unattached account. There are four easy ways to access your Ready Credit line. You may: 1) write checks for more than you have in your account, up to your credit limit; 2) have funds transferred directly from your Ready Credit account into your checking account when you call any Banking Representative; 3) visit any branch location to obtain an advance from your Ready Credit line; 4) make a transfer through Online Banking.

Minimum Advance Amount: The minimum amount of any credit advance, whether by check, online banking, funds transfer request by phone, or in person, that can be made on your credit line is \$250.00.

DO I NEED A BAKER BOYER CHECKING ACCOUNT?

While it is not necessary to have a Baker Boyer checking account to obtain this personal line of credit, you will receive additional benefits by having Ready Credit tied to your checking account. Ready Credit has the ability to provide overdraft protection to your checking account. In addition, your checking account will provide you with easier access to your Ready Credit line.

PAYMENT & STATEMENT INFORMATION:

Payments are based on the amount of Ready Credit actually in use. Your payment will be due twenty-five days after your statement cut date. If you are enrolled in automatic payments your checking account will automatically be charged for a minimum payment (assuming that your Ready Credit account has a balance) on the twenty-fifth day as shown below and will continue to be assessed monthly minimum payments until the total balance of your Ready Credit account, plus interest, is paid. Non-automatic payments can be brought in to any branch or mailed directly to the bank at PO Box 1796, Walla Walla, WA 99362. To save on finance charges, you can repay any amount or pay off your balance at any time.

If your balance is: Minimum periodic payment would be:

\$.01 to \$20.00 Entire balance of account

Over \$20.00 2.5% of the balance or \$20.00, whichever is greater

Your statement will show a complete summary of activity for your Ready Credit account. It will show payments made, current balance, finance charges, periodic interest rate, the amount and date of your next payment, and the amount of Ready Credit you have available to use.





Account Details: Ready Credit Application | Updated 02/20

PERSONAL READY CREDIT

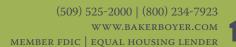
PLEASE CHECK THE TYPE OF CREDIT FOR WHICH YOU ARE APPLYING:

MARRIED BORROWERS may apply for a separate account.

☐ Individual Credit – You must complete the (1) You live in a community property state (AZ, you are relying on your spouse's income as a so	, CA, ID, LA, NM, NV, TX, WA, W		
☐ Joint Credit – If you are applying for a joint plete the co-borrower section.	account or an account that you and Both borrowers initi	_	•
REQUESTED CREDIT LIMIT	AMOUNT: (required min. li	mit \$2,500) \$	
PLEASE CHOOSE ONE OF T	HE FOLLOWING FO	R EACH BO	RROWER: CO-BORROWER
I AM a regular or reserve member of the Army, Navy, Maron active duty under a call or order that does not specify a	-	ng 🔲	
I AM a dependent of a member of the Armed Forces on ac member's spouse, the member's child under the age of eigh the member provided more than one-half of my financial today's date.	teen years old, or I am an individual for who	m —	
I AM NOT a regular or reserve member of the Army, Na serving on active duty under a call or order that does not s		d, 🗖	
For Office Use Only			
Borrower ID Information: ID #	Issue Date: Expira	tion Date:	-
Co-Borrower ID Information: ID #	Issue Date: Expira	tion Date:	-
	Employee verification by:	Date e	ntered in Jack Henry:

Ready Credit Application | Updated 02/20| Page 1 of 4





BORROWER INFORMATION:

First Name Middle 1	Initial Last Name	
Mother's Maiden Name		
Other names under which credit reference may be verified		
Phone ()Email Address		
Street Address		
City, State, Zip		Years There
Mailing Address, if different from above		
☐ Own Home ☐ Rent ☐ Other		
Previous Address (If fewer than two years at current address)		Years There
Social Security NumberDate		
Marital Status (required if you reside in Washington State or any other co		
	71 1 7 7 1	3 · · · · · · · · · · · · · · · · · · ·
BORROWER EMPLOYMENT:		
☐ Retired ☐ Self Employed (please describe)		
Name of Current Employer	Current Posi	ition Held
Current Employer's Address		Bus. Phone ()
Immediate Supervisor	Length of	Current Employement(yrs)(
Name of Your Previous Employer	Position Held	How Long?(yrs)(r
Previous Employer's Address		Bus. Phone ()
BORROWER INCOME INFORM	MATION:	
Your Gross Monthly Income \$		ly Income* \$
Source & address of other income		
Monthly rent or mortgage payment: \$		
Monthly alimony, child support, or maintenance that you pay \$		tenance fees and taxes if applicable)
*You do not have to include alimony, child support, spouse's annual i		
Please provide pay stub, tax return, or other for verification of incom	·	and no to consider to an connection with this appear
rease provide pay study and return, or detect for vermeation of meon	<u>10.</u>	
BORROWER CREDIT REFEREI	NCES:	
Checking Account: ☐ Personal ☐ Business Bank Name _		
Account Number: Checking		
Other credit references we may contact (may include landlord a	_	·
Name or Business Name		Phone (
Name or Business Name		
Name or Business Name		riione ()

Ready Credit Application | Updated 02/20 | Page 2 of $\,4\,$



CO-BORROWER INFORMATION:

First Name Middle Ir	nitial Last Name		
Mother's Maiden Name			
Other names under which credit reference may be verified			
Phone ()Email Address			
Street Address			
City, State, Zip	Years There		
Mailing Address, if different from above			
☐ Own Home ☐ Rent ☐ Other			
Previous Address	Years There		
	of Birth/ Number of dependents (include yourself)		
	nmunity property state): Married Single Divorced DWidowed		
	•		
CO-BORROWER EMPLOYMEN			
☐ Retired ☐ Self Employed (please describe)			
1 /	Current Position Held		
Current Employer's Address	Bus. Phone ()		
Immediate Supervisor	Length of Current Employement(yrs)(mos)		
Name of Your Previous Employer	Position Held How Long?(yrs)(mos)		
Previous Employer's Address	Bus. Phone ()		
CO-BORROWER INCOME INFO	ORMATION:		
Your Gross Monthly Income \$	Other Monthly Income* \$		
Source & address of other income			
Monthly rent or mortgage payment: \$			
Monthly alimony, child support, or maintenance that you pay \$ _	(include maintenance fees and taxes if applicable)		
*You do not have to include alimony, child support, spouse's annual in	come, or other income unless you want us to consider it in connection with this application		
Please provide pay stub, tax return, or other for verification of income	<u>.</u>		
CO-BORROWER CREDIT REFE	RENCES:		
Checking Account: Personal Business Bank Name			
Account Number: Checking	Savings		
Other credit references we may contact (may include landlord an			
, , ,	Phone ()		
	Phone ()		
Name or Business Name	Phone ()		

Ready Credit Application | Updated 02/20 | Page 3 of $\,4\,$



PLEASE ANSWER	THE FOLLOWING QUESTIONS:	BORROWER	CO-BORROWER	
1. Are you a party to a lawsuit?		□ Yes □ No	☐ Yes ☐ No	
2. Are you obligated to pay alimony, child support, or separate maintenance income?		□ Yes □ No	□ Yes □ No	
3. Are you a co-maker or endorser on a note?		□ Yes □ No	□ Yes □ No	
4. Are you a U.S. citizen? If "no" are you a resident alien? If "no" are you a non-resident alien?		☐ Yes ☐ No ☐ Yes ☐ No ☐ Yes ☐ No	☐ Yes ☐ No ☐ Yes ☐ No ☐ Yes ☐ No	
	ONS: THE COSTS OF THE READY CREDIT DESCRIBED IN THIS APPLIC ECT TO CHANGE AT ANY TIME AFTER THAT DATE. PLEASE CON			
INTEREST RATE AND IN	FEREST CHARGES			
ADD for Cook Advances	12.00% APR			
APR for Cash Advances:	This APR will vary with the market based on the 26 week Treasury Bill.			
Paying Interest:	You will be charged interest from the transaction date.			
FEES				
Annual Fee:	\$30.00			
Documentation Prep Fee:	\$55.00 (one-time fee)			
Late Payment Fee:	Either \$2 or 5.00% of the payment, whichever is greater.			
SEE YOUR ACCOUNT AGREEMEN	DUR BALANCE: WE USE A METHOD CALLED THE "AVERAGE DAILY BALAN IT FOR MORE DETAILS. IN ON YOUR RIGHTS TO DISPUTE TRANSACTIONS AND HOW TO EXEI			
THIS STATEMENT IS SUBMITTED TO MAY BE MADE TO VERIFY INFORMATIS SUBJECT TO THE CREDIT POLICIE A COPY OF WHICH WILL BE MAILED	LLOWING CAREFULLY, THEN SIGN: O OBTAIN CREDIT AND I/WE CERTIFY THAT ALL INFORMATION HEREIN IS TRUCTION AND THAT CREDIT REFERENCES OR VERIFICATION MAY BE GIVEN BASED OF THIS INSTITUTION. I/WE AGREE TO BE BOUND BY THE ABOVE TERMS AND TO BORROWER IF THIS APPLICATION IS GRANTED. RECEIPT OF SUCH AGREE FORROWER'S USE. IF THIS IS A JOINT APPLICATION, THE UNDERSIGNED SHALL IT OT TIME.	ON INQUIRIES FROM C D CONDITIONS OF TH EMENT AND ACCEPTA	OTHER PARTIES. THIS OFFER IE BANK CARD AGREEMENT, NCE OF SUCH TERMS TO BE	

IF YOU ARE APPLYING FOR JOINT CREDIT, BOTH Borrowers must sign.

X		X	X		
Borrower's Signature	Date	Co-Borrower's Signature	Date		

Ready Credit Application | Updated 02/20 | Page 4 of $\,4\,$



