



BANK OF GUAM

THE PEOPLE'S BANK

Headquarters • P.O. Box BW • Hagåtña, Guam 96932

Member FDIC

Tel: (671) 472-5300

Application for Personal Credit

Branch/Office _____

Closed End Secured Unsecured

IMPORTANT: Read these Directions before completing this Application

Check the If this is an application for an individual and you are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A and D, and sign this application. If the requested loan is to be secured, please also complete Sections C and E.

Appropriate If this is an application for a joint loan involving you and another person complete all Sections except E and both parties should sign this application. If the requested loan is to be secured, complete Section E.

We intend to apply for joint credit

Applicant _____

Co-Applicant _____

If this application is for an individual loan, but you are relying on income from alimony, child support or separate maintenance or on the income or assets of another person, as the basis for repayment of the credit requested, complete all Sections except E to the extent possible, and sign this application. If the requested loan is to be secured, please complete Section E.

Amount Requested		Repayment Terms Requested <input type="checkbox"/> 12 Months <input type="checkbox"/> 24 Months <input type="checkbox"/> 36 Months <input type="checkbox"/> 48 Months <input type="checkbox"/> 60 Months			Specific Purpose of Loan Request		
A: Information about Applicant				B: Information about Co-Applicant			
Full Name (Last, First Middle)				Full Name (Last, First Middle)			
Social Security Number			Date of Birth	Social Security Number			Date of Birth
U S Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No		If no, are you a lawful permanent Resident Alien? <input type="checkbox"/> Yes <input type="checkbox"/> No		U S Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No		If no, are you a lawful permanent Resident Alien? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Alien Registration #		<input type="checkbox"/> Yes <input type="checkbox"/> No		Alien Registration #		<input type="checkbox"/> Yes <input type="checkbox"/> No	
ID Number	ID Type	Issued By		ID Number	ID Type	Issued By	
ID Issue Date		ID Expiration Date		ID Issue Date		ID Expiration Date	
Current Home Address (#, Street, City, State, Zip)			Years at Residence	Current Home Address (#, Street, City, State, Zip)			Years at Residence
Current Mailing Address				Current Mailing Address			
Previous Home Address (#, Street, City, State, Zip)			Years at Residence	Previous Home Address (#, Street, City, State, Zip)			Years at Residence
Previous Mailing Address				Previous Mailing Address			
Home Phone		Work Phone		Home Phone		Work Phone	
Cell Phone		Other Number		Cell Phone		Other Number	
Email Address				Email Address			
Current Employer			Years There	Current Employer			Years There
Position/Occupation		Name of Supervisor		Position/Occupation		Name of Supervisor	
Previous Employer	Position/Occupation	Years There		Previous Employer	Position/Occupation	Years There	
Current Salary/Commission \$ _____ per _____				Current Salary/Commission \$ _____ per _____			
Other Income (Alimony, Child support, or separate maintenance need not be revealed if you do not wish it to be considered as a basis for repayment for the loan) \$ _____ per _____				Other Income (Alimony, Child support, or separate maintenance need not be revealed if you do not wish it to be considered as a basis for repayment for the loan) \$ _____ per _____			
Have you ever borrowed from us?		When	Branch	Have you ever borrowed from us?		When	Branch
<input type="checkbox"/> Yes <input type="checkbox"/> No				<input type="checkbox"/> Yes <input type="checkbox"/> No			
Checking Account Number		Name of Financial Institution		Checking Account Number		Name of Financial Institution	
Savings Account Number		Name of Financial Institution		Savings Account Number		Name of Financial Institution	
Name of Nearest Relative Not Living with you			Relationship	Name of Nearest Relative Not Living with you			Relationship
Address			Phone Number	Address			Phone Number
How did you hear about us?				How did you hear about us?			

C: Applicant's Marital Status (Do not Complete if this is an application for an unsecured loan)

Married
 Separated
 Unmarried (includes Single, Divorced, or Widowed)

Co-Applicant/Other Party
 Married
 Separated
 Unmarried (includes Single, Divorced, or Widowed)

D: Asset and Debt Information

(If Section B has been completed, this Section should be completed giving information about both the Applicant and Co-Applicant/Other Party
Please mark Applicant-related information as "A" If Section B was not completed, only give information about the Applicant in this Section)

Assets Owned (Use separate form if necessary)

Description of Assets	Value	Encumbered? Y/N, Who?	Name(s) of Owner(s)
Cash			
Automobiles (Year, Make, Model)			
Cash Value of Life Insurance (issuer, face value)			
Real Estate (Location, Date Acquired)			
Marketable Securities (Issuer, Type, Shares)			
Others (Please Specify)			

Outstanding Debt (Include Charge accounts, installment contracts, credit cards, rent, mortgage, etc. Use a separate sheet if necessary)

Name of creditor	Type of Debt or Account Number	Name in which Account Carried	Original Debt	Present Balance	Monthly Payments	Amount Past Due
1 Landlord or Mortgage Holder	<input type="checkbox"/> Rent <input type="checkbox"/> Own					
2						
3						
4						
5						
6						
7						
8						
9						
10						

TOTAL DEBTS

Are you a co-maker, endorser, or guarantor on any loan or contract? Yes No If yes, for whom? (Give Name) To Whom? (Give Name)

Are there any unsatisfied judgments against you? Yes No If yes, give amount If yes, to whom owed? (Give Name)

Have you been declared bankrupt in the last 14 years? Yes No If yes, where? (Give location/city/state/country) Year Filed

Other Obligations (e.g. liability to pay alimony, child support, separate maintenance Use separate sheet if necessary)

E: Secured Credit (briefly describe the property to be given as security)

and list names and addresses of all co-owners of property

If the security is to be real estate, give the full name of your spouse (if any)

CREDIT DISCLOSURE: Bank of Guam, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from the Bank or any of its affiliates. The Bank, as a condition of granting you a loan, also cannot require your agreement not to obtain or prohibit you from obtaining an insurance product from an unaffiliated entity.

INSURANCE DISCLOSURE: Insurance products offered by Bank of Guam are (1) not insured by the Federal Deposit Insurance Corporation, any government agency, or any other deposit insurance program; (2) not deposits with obligations of, or guaranteed by Bank of Guam; and (3) there is an investment risk associated with the product, including possible loss of value.

Federal law requires us to obtain, verify, and record information that identifies each person who opens an account, in order to help the government fight the funding of terrorism and money laundering activities. To process the application, we must have your name, street address, date of birth, and other identifying information, and we may ask for identifying documents as well.

All information set forth in this application is declared to be a true representation of the facts, made for the purpose of obtaining the credit requested, and any willful misrepresentation on this application could result in criminal action.

I/WE authorize Bank of Guam to make whatever credit inquiries that it deems necessary in connection with this credit application or in the course of review of collection of any credit extended in reliance on this application. I/WE authorize and instruct any person or consumer reporting agency to compile and furnish Bank of Guam any information that it may have or obtain in response to such credit inquiries and agree that such information, along with this application, shall remain Bank of Guam's property whether or not credit is extended.

Applicant's Signature	Date	Co-Applicant's Signature	Date
MONTHLY BUDGET (complete in all cases)			
Net Income	_____	Alimony & Child Support	_____
Total Mo. Payments	_____	Life & Health Ins. Premium	_____
Payment on the Loan	_____	Miscellaneous	_____
Food	_____		_____
Medical	_____	TOTAL EXPENSES	_____
Car Maint./Insurance	_____	NET EXCESS INCOME	_____