ST. CHARLES BANK® & TRUST COMPANY, N.A.

A WINTRUST COMMUNITY BANK

Consumer Loan Application

Welcome to St. Charles Bank & Trust Company, N.A.
We thank you for choosing us for your financing needs.

Please read these directions before completing your application:

- If you are applying for individual credit, complete all sections of the application to the extent possible (except in sections that reference Co-Applicant; Non-Borrowing Spouse For Wisconsin Residents Only).
- If you are applying for joint credit with another person, complete all sections, providing information in Co-Applicant; Non-Borrowing Spouse For Wisconsin Residents Only.
- If you are applying for individual credit, but are relying on the income from alimony, child support, or separate maintenance or the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information in the Co-applicant; Non Borrowing Spouse For Wisconsin Residents Only about the person on whose alimony, child support, or separate maintenance payments or income or assets you are relying.
- For Wisconsin Residents Only: If married/separated, spouse must complete all Co-Applicant; Non-Borrowing Spouse For Wisconsin Residents Only sections of this application and provide their personal information, debt, and assets.

○ Individual Account ○ Joint Account

We intend to apply for joint credit (if applicable).

Applicant Signature _____ Co-Applicant Signature _____

LOAN REQUEST INFORMATION

Amount Requested	Term Requested	Primary Use/Purpose of Loan
$		

Type of credit applying for: ○ Unsecured ○ Auto (New or Used) ○ Boat (New or Used) ○ RV (New or Used) ○ Everyday ○ Overdraft Protection Line of Credit ○ Money Smart CD ○ Savings/CD Loan

SECTION A. INFORMATION ABOUT APPLICANT AND/OR CO-APPLICANT; NON-BORROWING SPOUSE FOR WISCONSIN RESIDENTS ONLY

APPLICANT

First Name	M.I.	Last Name

List of any other name(s) you obtained credit under:

Home Address	City	State	ZIP	How long have you lived there?

○ Own or ○ Rent	Home Phone	Mobile Phone	Email Address

Social Security Number	Date of Birth (MM/DD/YYYY)	U.S. Citizen ○ Yes ○ No	Permanent Resident Alien (if not U.S. Citizen) ○ Yes ○ No ○ N/A

Driver's License or State ID Number	State	Date Issued (MM/DD/YYYY)	Date of Expiration (MM/DD/YYYY)

Other ID (Military, Tribal)	State/Agency	Date Issued (MM/DD/YYYY)	Date of Expiration (MM/DD/YYYY)

Employer	How Long There?	Type of Business	Occupation/Title	Address (Current Employer)

Phone Number (current employer)	Previous Employer (if less than 12 months at current employer)	How Long (if less than 12 months at current employer)?

For Wisconsin Residents Only:
I am ○ Married ○ Unmarried ○ Legally Separated

CO-APPLICANT; NON-BORROWING SPOUSE FOR WISCONSIN RESIDENTS ONLY					
First Name	M.I.	Last Name			
List of any other name(s) you obtained credit under:					
Home Address	City	State	ZIP	How long have you lived there?	
○ Own or ○ Rent	Home Phone	Mobile Phone	Email Address		
Social Security Number	Date of Birth (MM/DD/YYYY)	U.S. Citizen ○ Yes ○ No	Permanent Resident Alien (if not U.S. Citizen) ○ Yes ○ No ○ N/A		
Driver's License or State ID Number	State	Date Issued (MM/DD/YYYY)	Date of Expiration (MM/DD/YYYY)		
Other ID (Military, Tribal)	State/Agency	Date Issued (MM/DD/YYYY)	Date of Expiration (MM/DD/YYYY)		
Employer	How Long There?	Type of Business	Occupation/Title	Address (Current Employer)	
Phone Number (current employer)	Previous Employer (if less than 12 months at current employer)	How Long (if less than 12 months at current employer)?			
For Wisconsin Residents Only: **I am** ○ Married ○ Unmarried ○ Legally Separated					

SECTION B. GROSS MONTHLY INCOME & HOUSING EXPENSE				
MONTHLY HOUSING EXPENSE (APPLICANT)				
Base Income $	Overtime	Bonuses	Other Income* $	**Total** $
Rent (Monthly) $	First Mortgage (PITI **) $	Condo Association Dues (if applicable) $	Payment to Alimony, Child Support, or Separate Maintenance $	**Total Monthly Payment** $
CO-APPLICANT; NON-BORROWING SPOUSE FOR WISCONSIN RESIDENTS ONLY (INCOME INFORMATION SHOULD BE PROVIDED VOLUNTARILY)				
Base Income $	Overtime	Bonuses	Other Income* $	**Total** $
Rent (Monthly) $	First Mortgage (PITI **) $	Condo Association Dues (if applicable) $	Payment to Alimony, Child Support, or Separate Maintenance $	**Total Monthly Payment** $

Source of other income
(*) Income from alimony, child support or separate maintenance need not to be revealed if you do not wish to have it considered.
(**) PITI = Principal, Interest, Taxes and Insurance

SECTION C. ASSET AND DEBT INFORMATION

APPLICANT

Name of Landlord or Mortgage Holder (Primary Residence)	Account Number	Phone Number	
Address	Current Value $	Mortgage Balance $	Payment or Rent $
Location of Other Real Estate Owned	Current Value $	Mortgage Balance $	Monthly Payment $

Automobiles Owned (list all)

Year	Make	Model	Financed With	Total Amount Owed
				$
				$
				$

OUTSTANDING DEBT (INCLUDE ANY DEBT THAT IS CURRENTLY NOT BEING REPORTED IN YOUR CREDIT REPORT)

Name of Creditor	Address	Name or Names That Account Carries	Account Number	Date Opened	Unpaid Balance	Monthly Payment
1.					$	$
2.					$	$
3.					$	$

CO-APPLICANT; NON-BORROWING SPOUSE FOR WISCONSIN RESIDENTS ONLY

Name of Landlord or Mortgage Holder	Account Number	Phone Number	
Address	Current Value $	Mortgage Balance $	Payment or Rent $
Location of Other Real Estate Owned	Current Value $	Mortgage Balance $	Monthly Payment $

Automobiles Owned (list all)

Year	Make	Model	Financed With	Total Amount Owed
				$
				$
				$

OUTSTANDING DEBT (INCLUDE ANY DEBT THAT IS CURRENTLY NOT BEING REPORTED IN YOUR CREDIT REPORT)

Name of Creditor	Address	Name or Names That Account Carries	Account Number	Date Opened	Unpaid Balance	Monthly Payment
1.					$	$
2.					$	$
3.					$	$

SECTION D. AUTOMATIC PAYMENT

If you have a Wintrust Checking/Savings account and are interested in Automatic Payment, please complete section (D) (CHECKING OR SAVINGS ACCOUNT REQUIRED FOR OVERDRAFT PROTECTION LINE OF CREDIT).

Name(s) on Checking/Savings Account	Routing Number	Checking or Savings Account #

SECTON E. CONTINGENT LIABILITIES

If yes, please provide explanation on separate sheet.

	APPLICANT		CO-APPLICANT OR NON-BORROWING SPOUSE WISCONSIN RESIDENTS ONLY	
Are you an endorser, co-maker, or guarantor on another loan or for other?	○ YES	○ NO	○ YES	○ NO
Have you ever declared bankruptcy in the last seven years or Chapter 13?	○ YES	○ NO	○ YES	○ NO
Do you have any unsatisfied judgments against you?	○ YES	○ NO	○ YES	○ NO

SECTION F. ADDITIONAL INFORMATION REQUIRED

If applying for Unsecured, Auto, Boat, RV (New or Used), Everyday or Overdraft Protection Line of Credit that exceeds $2,500, additional information may be requested upon determination by the bank.

- **If employed:** One recent paystub for all applicable borrowers (if application is dated January or February, provide previous year's W-2)
- **If retired:** Evidence of benefits or pension for all applicable borrowers (award letter, evidence of direct deposit, paystub, or 1099)
- **If self-employed, seasonal, or commissioned employee:** One year of personal tax returns with all schedules, for all applicable borrowers
- **Alimony/child support for all applicable borrowers. If opting to use this income:** Provide copy of divorce decree (first and last page + alimony/child support section, Court Order, or bank statement)

DISCLOSURE

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: 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. We may also ask to see your driver's license or other identifying documents.

NOTICE TO MARRIED WISCONSIN APPLICANTS: No provision of any marital property agreement, unilateral statement under s. 766.59, Wis. Stats., or a court decree under s. 766.70 Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, statement, or decree or has knowledge of the adverse provision.

Section 1014 of Title 18 of the United States Code was amended to make it a federal crime for any person to knowingly make any false statement or report, or willfully overvalue any land, property, or security for the purpose of influencing in any way the action of any bank the deposits of which are insured by the Federal Deposit Insurance Corporation.

AGREEMENT

I/We Certify that everything stated in this application and on any attachments is true and correct and that by signing below, I/we agree that this statement shall remain your property, whether or not the application is accepted. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our credit worthiness including but not limited to procuring consumer reports from consume reporting agencies and credit information from banks and other financial institutions and extenders of credit, references, present and former employees, merchants, landlords, and creditors. Each applicant consents that, upon denial of this application-based consumer report or information received from a person other than a consumer reporting agency on any applicant, you may disclose the information to all applicants in any notification or report required by Federal Law.

We may report information about your account to the credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Applicant Signature _____ Date _____

Co-Applicant _____ Date _____