



IMPORTANT: READ THESE DIRECTIONS BEFORE COMPLETING APPLICATION.

If this is an application for individual credit and you are relying on your own income or assets and not the income or assets of a spouse or other person as a basis for the extension and repayment of the credit requested, complete only the Applicant section and sign the application.

If this is an application for joint credit or if this is an application for individual credit but you are relying on the income or assets of a spouse or other person as a basis for the extension and repayment of the credit requested, both the 1st Applicant and 2nd Applicant sections should be completed. If this is an application for joint credit, both parties should sign the application.

SECTION 1: WHAT KIND OF LOAN DO YOU NEED?

- PERSONAL LOAN COMPLETE SECTIONS 1 THROUGH 6
CASH RESERVE CHECKING COMPLETE SECTIONS 1 THROUGH 6
AUTO LOAN COMPLETE SECTIONS 1 THROUGH 7

PLEASE CHECK ONE

- INDIVIDUAL CREDIT
JOINT CREDIT
INDIVIDUAL CREDIT RELYING ON INCOME OF SPOUSE OR ANOTHER PERSON

AMOUNT REQUESTED \$ NUMBER OF MONTHS DUE DATE DESIRED PURPOSE

SECTION 2: TELL US ABOUT YOURSELF (APPLICANT)

Form for Section 2: Tell us about yourself (Applicant). Includes fields for name, social security number, address, phone, birth date, dependents, and income.

SECTION 3: TELL US ABOUT YOURSELF (CO-APPLICANT)

Form for Section 3: Tell us about yourself (Co-applicant). Includes fields for name, social security number, address, phone, birth date, dependents, and income.

SECTION 4: PROVIDE US WITH SOME FINANCIAL REFERENCES (if you need more space use a separate sheet.)

Form for Section 4: Provide us with some financial references. Includes fields for checking and savings accounts, account numbers, and balances.

SECTION 5: PROVIDE US WITH SOME PERSONAL REFERENCES

Form for Section 5: Provide us with some personal references. Includes fields for names and addresses of relatives and personal references.

SECTION 6: YOUR FINANCIAL OBLIGATIONS (include Charge Accounts, Installment Contract, etc. Use separate sheet if necessary.)

Table for Section 6: Your financial obligations. Columns include Name of Company or Bank, Account Number, Present Balance, Monthly Payment, and Account in Name of.

SECTION 7: DESCRIPTION OF AUTOMOBILE

Form for Section 7: Description of automobile. Includes fields for new/used, year, make, cash price, down payments, and cash/trade.

SIGNATURES: PLEASE READ BEFORE SIGNING

In the following paragraph the words "I, me, and my" refer to all persons signing below and/or "you and your" refer to the lender. I declare that information in this application is true and complete.

X APPLICANT'S SIGNATURE DATE X CO-APPLICANT'S SIGNATURE DATE

“Personal Loans That Are Right For You”

Personal Loans

Meet your needs for extra cash with a Pascack Community Bank Personal Loan. Whatever the purpose, we can provide you with the money you need and terms you can live with.

Personal loans are available from \$1,000 with up to 48 months to repay.

Automobile Loans

Buying a new or used car is easy with our Automobile Loan. We can approve your loan before you decide on a vehicle providing you with a “cash-in-hand” bargaining advantage on the purchase. When you’re ready to buy, Pascack Community Bank is ready to put you in the driver’s seat to negotiate the best deal.

Financing is available for up to 60 months on new vehicles and up to 48 months on used.

Cash Reserve Checking Accounts

Cash Reserve Checking is a credit account ideal for protecting your regular checking account from overdrafts. If an overdraft occurs, cash is advanced into your checking account automatically.

Pascack Community Bank Cash Reserve Checking offers a fixed rate of interest. Repayment is simple through automatic monthly payments deducted from your checking account. Additional payments may be made at any time.

“Banking That’s Right For You”

Pascack Community Bank is ready to meet your financial needs with a variety of consumer loans at competitive rates and convenient terms. If you need a loan, we have one that’s right for you.

We will reduce your interest rate by 1/4% on Personal, Automobile and Home Equity Loans when you have monthly payments automatically deducted from your Pascack Community Bank Checking Account.

Pascack Community Bank. We’re headquartered locally. We’re convenient. We’re responsive. We’re Banking That’s Right For You.



“Banking That’s Right For You”

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