

# Worry Free Application

**WORRY FREE CHECKING** is a revolving line of credit that provides you with Overdraft Protection and a convenient way to borrow money. Repayment is easy. Regular monthly payments will be deducted from your checking account once a month until the loan is repaid in full. You may also elect to repay your loan, in full, at any time. The only expense to Worry Free is the interest charged on the funds borrowed, and a \$23.00 annual fee. **NOTE:** You must have a Security State Bank of Kenyon checking account to apply for Security State Bank of Kenyon Worry Free Overdraft Protection.

Line Amount Requested \$ \_\_\_\_\_ Account Number \_\_\_\_\_  
 We intend to apply for joint credit. Applicant Initials \_\_\_\_\_ Co-Applicant Initials \_\_\_\_\_ (Note: A Joint Account requires both/all signatures on the Worry Free Agreement.)

## PERSONAL INFORMATION

Applicant		Co-Applicant	
Name (first, middle initial, last):		Name (first, middle initial, last):	
Street Address:		Street Address:	
City, State, Zip Code:		City, State, Zip Code:	
Date of Birth:	Social Security Number:	Date of Birth:	Social Security Number:
Driver's License or ID number & Expiration Date:		Driver's License or ID number & Expiration Date:	
Telephone Numbers: (home, cell):		Telephone Numbers: (home, cell):	
Email Address:		Email Address:	

## EMPLOYMENT INFORMATION

If you do not wish to rely on alimony, child support or separate maintenance, such income need not be revealed.

Applicant		Co-Applicant	
Current Employer and Address:		Current Employer and Address:	
Current Position:	# of years employed	Current Position:	# of years employed
Business Phone number:		Business Phone number:	
Gross Weekly Pay:		Gross Weekly Pay:	
Previous Employer and Address:		Previous Employer and Address:	
Position:	# of years employed	Position:	# of years employed
Other Income Sources:	Monthly Amount:	Other Income Sources:	Monthly Amount:

## BANKING AND CREDIT INFORMATION

Please list all credit line, installment contracts, charge accounts, educational loans and other credit for which you are liable or authorized to use. Include any loans which you have co-signed. Indicate reference for applicant by checking appropriate box(es).

Applicant:  Own  Rent

Co-Applicant:  Own  Rent

Creditor	Account Number	Original Amount	Unpaid Balance	Account in the Name of	
				Applicant	CoApplicant
Mortgage Bank or Landlord Name				<input type="checkbox"/>	<input type="checkbox"/>
Auto Loan				<input type="checkbox"/>	<input type="checkbox"/>
Credit Card				<input type="checkbox"/>	<input type="checkbox"/>
Other				<input type="checkbox"/>	<input type="checkbox"/>
Other				<input type="checkbox"/>	<input type="checkbox"/>

Other obligations (for example, liability to pay alimony, child support, separate maintenance). Monthly Amount \$ \_\_\_\_\_

## GENERAL INFORMATION

If you or co-applicant answer yes to any of the following questions, please explain

- Are you a guarantor or co-maker of any leases, contracts or debts?  Yes  No
- Are there any Law suits or judgments pending against you?  Yes  No If yes, state amount \$ \_\_\_\_\_
- Have you declared bankruptcy in the past 10 years?  Yes  No

APPLICANT SIGNATURE(S): This application is submitted to obtain credit and I (we) certify that all information herein is true and complete. I (We) also authorize Security State Bank of Kenyon to verify or obtain further information necessary concerning my (our) credit, employment history. I (we) understand you may keep this application whether or not it is approved. If this application is approved, I (we) agree to be bound by the terms and conditions of the Overdraft Protection Agreement which governs the terms and conditions of this line of credit agreement, a copy of which will be provided to me.

Applicant Signature and Date:	Co-Applicant Signature and Date:
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