



REQUIRED DOCUMENTATION
FOR
CONSUMER APPLICATIONS

The following is attached for your review and/or completion:

- Consumer Loan Application
- Customer Information Policy
- Privacy Notice

The following information should be submitted along with the abovementioned:

- Completed and signed documents listed above
- Most current pay stub(s) for each borrower

The following will be required *prior* to the loan closing:

- Proof of Insurance, if applicable
- Vehicle title or full collateral description, if applicable

If you are a new customer, you will be required to comply with the US Patriot Act and our internal Customer Information Policy.

201 W Woodford St, Lawrenceburg KY 40342
(502) 859-5111 Phone
(502) 859-5119 Fax
www.centurybankky.com

EMPLOYMENT INFORMATION

Current Employer:		
Phone:	How Long:	
Position:	<input type="checkbox"/> Hourly	<input type="checkbox"/> Salary
Annual Income:		
Alimony, child support or separate maintenance income does not need be listed if you do not wish it to be considered as a basis for repaying this obligation.		
Source(s) of Other Income:		
Name of a relative not residing with you:		
Relationship:	Phone:	

ASSETS

Description/Acct #	Owner(s)	Balance/Value
Checking/Savings:		
Checking/Savings:		
Vehicle(s):		
Real Estate:		
Real Estate:		
401K/Investment(s):		
Other:		

OUTSTANDING LIABILITIES

Name	Account no.	Current balance	Monthly payment
Mortgage/Rent:			
Auto Payment:			
Credit Card(s):			

COMPLETE THE FOLLOWING INFORMATION FOR ALL APPLICANTS

Are you obligated to make alimony, child support or maintenance payments?	
Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, to whom: Amount:
Co-Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, to whom: Amount:
Are you a co-maker, endorser or guarantor on any loan or contract?	
Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No	Co-Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any unsatisfied judgments against you?	
Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, to whom: Amount:
Co-Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, to whom: Amount:
Have you declared bankruptcy in the last 10 years?	
Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, where: Year:
Co-Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, where: Year:

SECURED CREDIT (Complete only if credit is to be secured)

Brief Description:

Names of all owners:

DISCLOSURES

NOTICE OF FREE CHOICE OF AGENT AND INSURER

If you are required to provide any form of insurance coverage as part of your obligation on the above-referenced loan, be aware that:

- (1) You have the right to freely choose the agent and insurer through or by which your required insurance is placed. We will not interfere either directly or indirectly with your free choice of an agent and insurer and we will not refuse any adequate insurance policy that you provide.
- (2) We will not collect a separate charge for the handling of insurance required in connection with a loan or extension of credit based on your choice of agent or insurer.

FINANCIAL INSTITUTION DISCLOSURES

Before you buy any policy of insurance we are offering, be aware that: (1) The insurance we are offering you is not a deposit. (2) The insurance we are offering you is not insured by the Federal Deposit Insurance Corporation or other government agency that insures deposits. (3) The insurance we are offering you is not guaranteed by this financial institution or any affiliate.

FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I/We have applied for an extension of credit. Century Bank is soliciting, offering or selling me an insurance product or annuity in connection with this extension of credit. FEDERAL LAW PROHIBITS CENTURY BANK FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER: (1) My purchase on an insurance product or annuity from Century Bank or any affiliates; or (2) My agreement not to obtain, or prohibition on me from obtaining an insurance product or annuity from an unaffiliated entity. By signing below, I acknowledge having read this disclosure.

IMPORTANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances, we may use an outside source to confirm the information. The information you provide is protected under our privacy policy and federal law.

REGULATION B - NOTICE OF INTENT TO APPLY FOR JOINT CREDIT, if applicable

If applicable, we acknowledge the intention to apply for joint credit. _____ (initials)

I/We certify that everything I/we have stated in this application and on any attachments are correct. Century Bank will keep this application whether or not it is approved. By signing below, I/we authorize Century Bank to check credit, employment history and to answer questions that others may ask about my/our credit record with Century Bank. I understand that I must update credit information upon request.

PLEASE SUBMIT PROOF OF INCOME WITH APPLICATION

Signature of Applicant:

Date

Signature of Co-Applicant, if applicable:

Date

For Bank Use Only:

Date Received:

Loan Officer:

Approved

Denied

Revised 10/03/2016

CUSTOMER COPY

APPLICATION DISCLOSURES

NOTICE OF FREE CHOICE OF AGENT AND INSURER

If you are required to provide any form of insurance coverage as part of your obligation on your loan request, be aware that:

- You have the right to freely choose the agent and insurer through or by which your required insurance is placed. We will not interfere either directly or indirectly with your free choice of an agent and insurer and we will not refuse any adequate insurance policy that you provide.
- We will not collect a separate charge for the handling of insurance required in connection with a loan or extension of credit based on your choice of agent or insurer

FINANCIAL INSTITUTION DISCLOSURES

Before you buy any policy of insurance we are offering, be aware that:

- The insurance we are offering you is not a deposit.
- The insurance we are offering you is not insured by the Federal Deposit Insurance Corporation or other government agency that insures deposits.
- The insurance we are offering you is not guaranteed by this financial institution or any affiliate.
- The insurance we are offering you may involve investment risk, including potential loss of principal.

FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product or annuity in connection with this extension of credit. **FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:**

1. My purchase of an insurance product or annuity from you or from any of your affiliates; or
2. My agreement not to obtain or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.

MILITARY LENDING DISCLOSURE

If the loan requested will be unsecured or when a title (not purchasing) will be given as collateral:

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).



Customer Identification Program

Understanding how the USA PATRIOT ACT protects you.

In response to the devastating events of September 11, 2001, Congress passed the USA PATRIOT Act, which stands for Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism. The intent of the law is to reduce the opportunities for people to establish bank accounts in the United States using fraudulent identification and then use the money in those accounts to fund terrorist activities.

How will this law apply to me?

The USA PATRIOT Act requires minimum standards for verifying the identification of persons opening bank accounts in America. When opening any type of bank account, you will be required to provide:

- Your full name
- Your street address (where you live)
- Your mailing address (if different)
- Your date of birth
- Your Social Security number

You will also be asked to:

- Present current photo identification
- Choose a password that allows us to identify you when you call the bank directly to conduct business.

The law also requires the bank to take any steps we deem to be appropriate to verify the identity of our customers. This may include the use of credit reports and similar information sources.

What will happen if I do not provide the information or documents you request?

As with any financial institution, under federal law, we will not be permitted to open the bank account you wish to receive.

What will I be required to do?

Nothing, until you request to open a new bank account with us. Then, we will simply ask you to provide the information listed above. And, the USA PATRIOT Act requires that all banks in the country obtain the same information to help protect you from identity theft and your country from terrorism.

What if I already have accounts at this bank and want to open another account?

In many cases, we may already have obtained all of the information necessary and you will not notice a difference in opening your new account. However, if we have not previously received all the required information, we will ask you to provide whatever information we do not currently have on file. Or, we may simply verify the information we currently have via a credit report or other similar information source.

What will happen with the information and documents I will be giving you?

Your information will be kept confidential and will not be shared with others outside the bank. There is a federal right to financial privacy that protects you from unwarranted intrusion by federal agencies. The changes made by the USA PATRIOT Act deal more with us knowing more about our customers and sets out consistent guidelines for us to follow.

We want to make your banking experience with Century Bank as pleasurable and secure as possible.



FACTS**WHAT DOES CENTURY BANK OF KENTUCKY DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances and payment history ■ credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Century Bank of Kentucky chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Century Bank of Kentucky share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes— to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

Questions?	Call 502-859-5111 or go to www.centurybankky.com
-------------------	---

Who we are

Who is providing this notice?

What we do

How does Century Bank of Kentucky protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Century Bank of Kentucky collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- give us your income information

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Century Bank of Kentucky has no affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Century Bank of Kentucky does not share with nonaffiliates so they can market you*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Century Bank of Kentucky doesn't jointly market*

Other important information