

# ***SYNERGY BANK LOAN APPLICATION***

*Please return the completed application to one of our branch offices in person or via mail. For your personal security, do not submit applications via text images or email or any unsecure channels.*



Member FDIC

Revised 11-2016

**TYPE OF CREDIT REQUESTED**

<input type="checkbox"/> SECURED	<input type="checkbox"/> UNSECURED	IF SECURED, PLEASE SPECIFY TYPE(S) OF COLLATERAL TO BE PLEDGED, OTHERWISE, LEAVE BLANK			
<input type="checkbox"/> INDIVIDUAL CREDIT RELYING SOLELY ON MY INCOME		<input type="checkbox"/> INDIVIDUAL CREDIT RELYING ON MY INCOME OR ASSETS AS WELL AS INCOME OR ASSETS FROM OTHER SOURCES			<input type="checkbox"/> JOINT CREDIT
LOAN AMOUNT REQUESTED	REPAYMENT TERM	DESIRED PAYMENT DATE	PURPOSE OF LOAN		

MARTIAL STATUS – DO NOT COMPLETE IF THIS IS AN APPLICATION FOR INDIVIDUAL UNSECURED CREDIT  
 MARRIED     SEPARATED     UNMARRIED (INCLUDING SINGLE, DIVORCED, AND WIDOWED)

APPLICANT NAME		DRIVER'S LICENSE NO.		SOCIAL SECURITY NO.	DATE OF BIRTH
STREET ADDRESS		YEARS THERE	CITY	STATE	ZIP
HOME TELEPHONE NUMBER (      )		MOBILE TELEPHONE NUMBER (      )			
CURRENT EMPLOYER				LENGTH OF EMPLOYMENT	YEARS      MONTHS
EMPLOYER STREET ADDRESS		CITY	STATE	ZIP	
WORK TELEPHONE NUMBER (      )		WORK FAX NUMBER (      )			
POSITION OR TITLE		SALARY PER MONTH			
		GROSS: \$		NET: \$	
PREVIOUS EMPLOYER (IF LESS THAN 12 MONTHS WITH CURRENT EMPLOYER)				LENGTH OF EMPLOYMENT	YEARS      MONTHS
PREVIOUS EMPLOYER STREET ADDRESS		CITY	STATE	ZIP	
NAME OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP	HOME TELEPHONE NUMBER (      )		
RELATIVE ADDRESS		CITY	STATE	ZIP	

ALIMONY OR CHILD SUPPORT PAYMENTS NEED NOT BE DISCLOSED UNLESS IT IS DESIRED TO HAVE SUCH PAYMENTS COUNTED TOWARD TOTAL INCOME.  
ALIMONY, CHILD SUPPORT, SEPARATE MAINTENANCE RECEIVED UNDER     COURT ORDER     WRITTEN AGREEMENT     ORAL UNDERSTANDING

ADDITIONAL SOURCES OF INCOME	AMOUNT PER MONTH \$
IS ANY INCOME LISTED IN THE ABOVE SECTION LIKELY TO BE REDUCED BEFORE THE CREDIT REQUESTED IS PAID OFF? <input type="checkbox"/> NO <input type="checkbox"/> YES (EXPLAIN)	PREVIOUSLY RECEIVED CREDIT FROM US? <input type="checkbox"/> YES <input type="checkbox"/> NO

MARTIAL STATUS – DO NOT COMPLETE IF THIS IS AN APPLICATION FOR INDIVIDUAL UNSECURED CREDIT  
 MARRIED     SEPARATED     UNMARRIED (INCLUDING SINGLE, DIVORCED, AND WIDOWED)

JOINT APPLICANT NAME		DRIVER'S LICENSE NO.		SOCIAL SECURITY NO.	DATE OF BIRTH
STREET ADDRESS		YEARS THERE	CITY	STATE	ZIP
HOME TELEPHONE NUMBER (      )		MOBILE TELEPHONE NUMBER (      )			
CURRENT EMPLOYER				LENGTH OF EMPLOYMENT	YEARS      MONTHS
EMPLOYER STREET ADDRESS		CITY	STATE	ZIP	
WORK TELEPHONE NUMBER (      )		WORK FAX NUMBER (      )			
POSITION OR TITLE		SALARY PER MONTH			
		GROSS: \$		NET: \$	
PREVIOUS EMPLOYER				LENGTH OF EMPLOYMENT	YEARS      MONTHS
PREVIOUS EMPLOYER STREET ADDRESS		CITY	STATE	ZIP	
NAME OF NEAREST RELATIVE NOT LIVING WITH YOU		RELATIONSHIP	HOME TELEPHONE NUMBER (      )		
RELATIVE ADDRESS		CITY	STATE	ZIP	

ALIMONY OR CHILD SUPPORT PAYMENTS NEED NOT BE DISCLOSED UNLESS IT IS DESIRED TO HAVE SUCH PAYMENTS COUNTED TOWARD TOTAL INCOME.  
ALIMONY, CHILD SUPPORT, SEPARATE MAINTENANCE RECEIVED UNDER     COURT ORDER     WRITTEN AGREEMENT     ORAL UNDERSTANDING

ADDITIONAL SOURCES OF INCOME	AMOUNT PER MONTH \$
IS ANY INCOME LISTED IN THE ABOVE SECTION LIKELY TO BE REDUCED BEFORE THE CREDIT REQUESTED IS PAID OFF? <input type="checkbox"/> NO <input type="checkbox"/> YES (EXPLAIN)	PREVIOUSLY RECEIVED CREDIT FROM US? <input type="checkbox"/> YES <input type="checkbox"/> NO

I authorize Synergy Bank to check my credit and employment history and to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001).

I understand that Synergy Bank may retain this application whether or not it is approved.

SIGNATURE:	DATE:
SIGNATURE:	DATE:



### CREDIT REPORT AUTHORIZATION

I/We give you the authorization to contact third parties for the purpose of verifying any stated information herein or at any time furnished by me to you. You can obtain credit information at any time from any of my creditors and or credit reporting agencies on subsequent renewals and/or simply to update your files. This information includes, but is not limited to, my past/present employment status, deposit accounts, past/present consumer credit records, and any mortgage/rent payment records. This application or financial statement and any other information furnished to you shall be your property. You are authorized to answer questions about your credit experience with me.

Loan Amount Requested: \_\_\_\_\_

Name: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

\_\_\_\_\_  
Signature

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

\_\_\_\_\_  
Signature

Date: \_\_\_\_\_

It is our intent to apply for joint credit.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

**FACTS****WHAT DOES SYNERGY BANK, SSB 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?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Overdraft History
- Account Balance and Account Transactions
- Payment History and Credit History

When you are *no longer* our customer, we continue to share your information as described in this notice.

**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 Synergy Bank, SSB chooses to share; and whether you can limit this sharing.

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

**Questions?**

Call 888-400-9922 or go to <https://www.synergybank.com>

## Who we are

Who is providing this notice?

SYNERGY BANK, SSB

## What we do

How does Synergy Bank, SSB 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 Synergy Bank, SSB 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
- We also collect personal information from others, such as credit bureaus, affiliates, or other companies.

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.

- *Synergy Bank, SSB does not share information with our affiliates.*

Nonaffiliates

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

- *Synergy Bank, SSB does not share information with our nonaffiliates to market to you.*

Joint marketing

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

- *Our joint marketing partners include companies such as insurance and other financial service providers.*

## Other important information

Synergy Bank, SSB is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Savings and Mortgage Lending. Any consumer wishing to file a complaint against Synergy Bank, SSB should contact the Texas Department of Savings and Mortgage Lending through one of the following means, in person or by U.S. Mail at 2601 North Lamar Boulevard, Suite 201, Austin, TX 78705-4294, toll free at 877-276-5550, direct at 512-475-1350, by fax at 512-475-1360, by email at [smlinfo@sml.texas.gov](mailto:smlinfo@sml.texas.gov), or website at [http://www.sml.texas.gov/consumerinformation/tdsml\\_consumer\\_complaints.html](http://www.sml.texas.gov/consumerinformation/tdsml_consumer_complaints.html).



**Corporate Office**

8951 Synergy Drive  
McKinney, TX 75070  
972-562-1400  
972-562-1420 FAX  
866-609-2262 Toll Free

**Waco Branch**

7600 Woodway Drive  
Waco, TX 76712  
254-399-0700  
254-399-8144 FAX  
888-400-9922 Toll Free

**Garland Branch**

603 West Main Street, Suite 101  
Garland, TX 75040  
214-227-4550  
214-227-4528 FAX

**Denton Branch**

2209 W. University Drive  
Denton, TX 76201  
940-383-0700  
940-383-3929 FAX

**Fort Worth Branch**

2333 Gravel Drive  
Fort Worth, TX 76118  
817-502-6611  
682-626-5904 FAX

[www.synergybank.com](http://www.synergybank.com)