



"Helping Hand" Loan Program

CONSUMER CREDIT APPLICATION

Date: _____

We intend to apply for joint credit. _____ Applicant _____ Co-Applicant

Secured Loan (complete collateral section) Unsecured Loan Overdraft Protection

Amount requested: \$ _____ for _____ months. Purpose of the loan _____

APPLICANT

Complete this section. Also complete "Co-Applicant" section if this is a joint application. If you are relying on income from another person for repayment of this loan, see important notice below. If you do not think that you qualify for credit on your own and someone else has agreed to co-sign a loan for you, the co-signer must complete a separate application.

Name (First, MI, Last) _____ Social Security # _____ Date of Birth _____ Phone number () _____

Address (No. & Street) (If less than 3 years, previous also) _____ City _____ State _____ Zip _____ How long have you lived at this address? _____

Mailing Address (if different) _____ Own Rent/Mortgage \$ _____ Name of mortgage holder or landlord _____

Previous address _____ City _____ State _____ Zip _____ How long? _____

Employer name (if less than 5 years, previous also) _____ Business phone () _____

Employer address _____ City _____ State _____ Zip _____ Position _____

If self-employed, name of business _____ Annual salary* \$ _____ *Enter only base salary, wages and retirement income. How long at employer? _____

Previous employer name and address _____ City _____ State _____ Zip _____ How long? _____

Important Notice: Other sources of income, alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. If you wish to rely on such income, you must provide us with the following information on the person(s) who will be making payments to you. Use additional page if needed. If this source of income is necessary to make a credit decision, we will have to contact that person to obtain additional information in order to process this loan application.

Name (First, MI, Last) _____ Phone number () _____ Other income \$ _____ Type _____

Address _____ City _____ State _____ Zip _____

LIST ALL DEBTS Include bank, finance company, credit card, store charge, personal debts, and pension plan loans, also alimony, support payments and court judgments. Attach additional sheet if necessary, if none, state none.

NAME AND ADDRESS OF CREDITOR	IN WHAT NAME	ACCT. NUMBER	UNPAID BALANCE	MONTHLY PAYMENT

CO-APPLICANT

Complete this section only if you are applying for credit jointly and the loan will be in two names. If co-applicant is relying on income from another person for repayment of this loan, see important notice below.

Name (First, MI, Last) _____ Social Security # _____ Date of Birth _____ Phone number () _____

Address (No. & Street) (If less than 3 years, previous also) _____ City _____ State _____ Zip _____ How long have you lived at this address? _____

Mailing Address (if different) _____ Own Rent/Mortgage \$ _____ Name of mortgage holder or landlord _____

Previous address _____ City _____ State _____ Zip _____ How long? _____

Employer name (if less than 5 years, previous also) _____ Business phone () _____

Employer address _____ City _____ State _____ Zip _____ Position _____

If self-employed, name of business _____ Annual salary* \$ _____ *Enter only base salary, wages and retirement income. How long at employer? _____

Previous employer name and address _____ City _____ State _____ Zip _____ How long? _____

Important Notice: Other sources of income, alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. If you wish to rely on such income, you must provide us with the following information on the person(s) who will be making payments to you. Use additional page if needed. If this source of income is necessary to make a credit decision, we will have to contact that person to obtain additional information in order to process this loan application.

Name (First, MI, Last) _____ Phone number () _____ Other income \$ _____ Type _____

Address _____ City _____ State _____ Zip _____

LIST ALL DEBTS Include bank, finance company, credit card, store charge, personal debts, and pension plan loans, also alimony, support payments and court judgments. Attach additional sheet if necessary, if none, state none.

NAME AND ADDRESS OF CREDITOR	IN WHAT NAME	ACCT. NUMBER	UNPAID BALANCE	MONTHLY PAYMENT

HOME EQUITY

If this loan will be secured, please provide information on the collateral that will be used to secure the loan.

Newfield National Bank Certificate of Deposit Certificate # _____ Current balance: _____ In the name(s) of _____ Matures: _____

Vehicle, Boat [] New [] Used Year: _____ Make: _____ Model: _____ Serial No. _____ Mileage: _____

Name of Insurance Co. _____ Current Balance Owed (if any) \$ _____

Other: _____

PLEASE READ AND SIGN

I certify that I have read the foregoing statement and all statements and information on both sides of this application and that the information furnished is complete, true and correct to the best of my knowledge and belief. I authorize you to make such inquiries regarding the information furnished herein as may be required in connection with this application and authorize anyone to furnish it and I agree this statement shall remain your property whether or not this credit is granted. I further agree to notify you of any material change in the above statement. In addition, I was informed of and received a copy of the Customer Information Privacy Policy, the Equal Credit Opportunity Act Notice, and the Notice of Right to Receive Copy of Appraisal shown on the back of this application.

Signature of Applicant _____ Signature of Co-Applicant (if applicable) _____

Where is best to reach you: Home # _____ Work/Other # _____

For Bank Use Only: Personal Interview _____ (date) _____ Mail _____ (date received) _____ Telephone _____ (date received)/(time) _____

Government Monitoring Information obtained by visual observation

Bank Employee _____ (Print Name)

NEWFIELD NATIONAL BANK

Customer Information Privacy Policy

Introduction

At Newfield National Bank, our mission is to meet the desires of our customers. As financial service professionals entrusted with sensitive financial information, we respect the privacy of our customers and are committed to treating customer information responsibly. Our Customer Information Privacy Policy serves as a standard for all Newfield National Bank employees for collection, use, retention, and security of individual customer information.

Recognition of a Customer's Expectation of Privacy

We believe the confidentiality and protection of customer information is one of our fundamental responsibilities. We recognize your right to privacy and your expectations that your personal financial information will remain private and secure. We will maintain standards to ensure that your information is private and secure at all times.

Customer Benefits of Institution's Information Management Practices

We collect, retain, and use information about you only where we believe that it will help administer our business or provide products, services, and other opportunities to you. We collect and retain information about you only for specific business purposes. We will tell you why we are collecting and retaining it upon your request. We use information to protect and administer your records, accounts, and funds; to comply with certain laws and regulations; to help us design or improve our products and services; and to understand your financial needs so that we can provide you with quality products and superior service.

Maintenance of Accurate Information

We continually strive to maintain complete and accurate information about you and your accounts. Should you ever believe that our records contain inaccurate or incomplete information about you, please notify us. We will investigate your concerns and correct any inaccuracies.

Limitations on Employee Access to Information

Employee access to personally identifiable customer information is limited to those with a business reason to know such information. Employees are educated in the importance of confidentiality and understand that all customer information is considered private, privileged, and is to be used solely for the purpose of providing you with the finest service available.

Protection of Information via Established Security Procedures

The bank is committed to the security of your financial and personal information. All of our operational and data processing systems are in a secure environment that protects your account information from being accessed by third parties. We maintain and grant access to customer information only in accordance with our internal security standards.

Restrictions on the Disclosure of Account Information

It is the Bank's policy not to reveal specific information about customer accounts or other personally identifiable data to unaffiliated third parties for their independent use unless: 1) the customer requests or authorizes it; 2) the information is provided to help complete a customer initiated transaction; 3) the information is provided to a reputable credit bureau or similar information reporting agency; or 4) the disclosure is required by or allowed by law (e.g. subpoena, investigation of fraudulent activity, request by regulator, etc.). We do not provide account or personal information to non-Newfield National Bank companies for the purpose of independent telemarketing or direct mail marketing of any non-financial products or services of those companies.

Maintaining Customer Privacy In Business Relationships with Third Parties

When the Bank conducts business with third parties, it requires its vendors and suppliers to maintain similar standards of conduct regarding the privacy of personally identifiable customer information provided to them.

Providing Privacy Information to Customers and Responding to Inquiries

Newfield National Bank recognizes and respects the privacy expectations of our customers. We want our customers to understand our commitment to privacy in our use of customer information. If you have any questions about how Newfield National Bank protects your confidential information, please call 1-800-690-3440 or email us at www.newfieldbank.com.

Equal Credit Opportunity Act Notice

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of their race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or a part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this national bank is: **The Comptroller of the Currency, Customer Assistance Unit, 1301 McKinney Avenue, Suite 3710, Houston, Texas 77010.**

Notice of Right to Receive Copy of Appraisal

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish to have a copy, please write to us at: **Newfield National Bank, ATTN: Loan Operations, 18 West Boulevard, Newfield, New Jersey 08344.** We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. In your letter, give us the following information: Loan number, if known, date of application, name(s) of loan applicant(s), property address, and your current mailing address.

Identification Program as Required by the USA PATRIOT Act

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.

In some cases, identification will be requested for current account holders if original documentation was not obtained with the opening of the account.

We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country.

Fair and Accurate Credit Transactions Act Notice

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