

Consumer Application



TYPE OF ACCOUNT REQUESTED

Check one to indicate the type of account you are requesting.

Joint Account – Applying with a co-applicant based on combined incomes and creditworthiness

Individual Account - Applying solely on my income and creditworthiness

Co-signer Account – Applying on my income and creditworthiness as well as a co-signer’s income and creditworthiness.

Notice: Married applicants may apply for separate accounts. If you are married and reside in a community property state such as AK, AZ, CA, ID, LA, NM, TX, NV, WA, or WI, the assets of your marital community may be liable on this account even if you apply for an individual account and this application is not signed by your spouse (unless you attach a signed statement that you wish to apply for a separate account based solely on your separate assets).

TERMS REQUESTED

Amount \$	Term:	Overdraft Protection yes ___ no ___	Auto-pay yes ___ no ___
		Account #	Account #
Purpose (required):			
Loan Type:	Installment Loan	Real Estate Equity Loan ___	Vehicle/Vessel/RV ___
		Signature Loan ___	Land/Lot ___
		Other Secured Loan ___	
	Line of Credit	Real Estate Equity Line ___	Unsecured LOC ___
		Other	Single Payment ___
			Mfr Home ___

INDIVIDUAL APPLICANT INFORMATION

Name		Date of Birth		Social Security No.	
Address (Street, City, State, Zip) If PO Box, also include street address.				Rent ___ Own ___ Other ___	County
				How Long?	
Home Phone		Business Phone		No. of Dependents	
				Married ___ Separated ___	
				Unmarried ___	
Employer		Position		Years employed	
				Employer’s address & phone	
Wages, Salary		Commissions/Bonuses		*Other income	
Gross \$ /month		\$ /month ___ quarter ___ year ___		\$ /month	
Source		Previous Employer		Position	
				Years employed	
				Previous Employer’s address	
Name and Address of Applicant’s Nearest Relative				Relationship	
				Phone Number	

CO-APPLICANT INFORMATION

Name		Date of Birth		Social Security No.	
Address (Street, City, State, Zip) If PO Box, also include street address.				Rent ___ Own ___ Other ___	County
				How Long?	
Home Phone		Business Phone		No. of Dependents	
				Married ___ Separated ___	
				Unmarried ___	
Employer		Position		Years employed	
				Employer’s address & phone	
Wages, Salary		Commissions/Bonuses		*Other income	
Gross \$ /month		\$ /month ___ quarter ___ year ___		\$ /month	
Source		Previous Employer		Position	
				Years employed	
				Previous Employer’s address	
Name and Address of Applicant’s Nearest Relative				Relationship	
				Phone Number	

*You need not disclose alimony, child support, or separate maintenance payments unless you wish to have it considered as a basis for repaying this loan.

COLLATERAL INFORMATION

Real Estate: ___ Primary Residence ___ Second/Vacation home ___ Land/Lot ___ Manufactured Home (Real Property) Check all that apply					
Full Address		Year Built	Date Purchased	Present Value	Balance Owning
Title in Name of:		Mortgage Holder Name			Acct #
Other Collateral (Vehicle, Boat, RV, Titled Manufactured Home, Other) Please describe (include year, make, model, VIN or serial #):					
1			2		
Collateral Insurance Agent/Company (Name, Address, Phone #)					

GENERAL INFORMATION

Do you have a majority ownership in any C-Corps, S-corps, LLCs, or Partnerships? If yes, explain and provide percentage of ownership:	Applicant: Yes ___ No ___ Co-Applicant: Yes ___ No ___
Are you a guarantor, endorser, or co-maker of any leases, contracts, or debts? If yes, explain:	Applicant: Yes ___ No ___ Co-Applicant: Yes ___ No ___
Are there any suits or judgments pending against you? If yes, explain:	Applicant: Yes ___ No ___ Co-Applicant: Yes ___ No ___
Have you declared bankruptcy in the last 10 years? If yes, explain:	Applicant: Yes ___ No ___ Co-Applicant: Yes ___ No ___
Have you had collateral repossessed or foreclosed? If yes, explain:	Applicant: Yes ___ No ___ Co-Applicant: Yes ___ No ___

ASSETS (what you own)		LIABILITIES (what you owe)			
	Value		Monthly Pmt	To Be Paid	Balance
Cash at AmericanWest Bank Checking Savings		Credit Cards			
Cash at Other Banks Checking Savings					
Exchange Listed Securities		Bank Loans			
Retirement Accts					
Cash Value of Life Insurance		Other Debts (child support, alimony, etc)			
Primary Residence		Mortgage or Rent Payment			
Other Real Estate		Other Real Estate Loans			
Vehicles		Vehicle Loans			
Investments		Other debts or leases			
Other Assets					
TOTAL:		TOTAL:			

I/We authorize you to obtain such information as you may require concerning the statements made in this application, such as a credit report or third party verification, and agree that the application shall remain the Lender’s property whether it is approved or not. I/We hereby certify that all statements in this application including any attachments furnished by me/us are true and complete and are made for the purpose of obtaining credit. I/We further agree to submit such additional information concerning my/our financial status as you may request and to notify the bank of any material adverse change in status. I/We further consent to information concerning the application, or this account, being given to credit reporting agencies or other creditors.

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 you 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.

ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT, OR FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE UNDER WASHINGTON LAW.

Applicant Signature	Date	Co-Applicant Signature	Date
ID Type	Document #	ID Type	Document #
Issued by	Issue Date	Exp. Date	Issued by
	Issue Date	Exp. Date	

Our Privacy Disclosure Policy

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other account forms.
- Information about your transactions with us, our affiliates, or others.
- Information we receive from a consumer reporting agency.

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing arrangements.

Categories of Information We Disclose

We do not disclose any non-public personal information about our customers or former customers to anyone, except as permitted by law.

Confidentiality & Security

We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

BANK USE ONLY

Application Received By: _____ Date: _____ Phone ___ Mail ___ In Person ___

Note: Provide Government Monitoring Information Sheet for applications for purchase, refinancing or improvement of a dwelling.

Member FDIC Equal Housing Lender 