



# Franklin Savings Bank

FOR INTERNAL USE ONLY:					
Checking Account Number	Branch	Approving Officer	Credit Line Approved	Date	
<div>IMPORTANT APPLICATION 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 outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.</div>					
CREDIT AMOUNT REQUESTED					
Credit Line Amount Requested (Minimum of \$500):		\$			
TYPE OF CREDIT REQUESTED					
Please Check One: <div><input type="checkbox"/> Individual Credit Line: Relying solely on my income <input type="checkbox"/> Individual Credit Line: Relying on my income as well as income from other sources <input type="checkbox"/> Joint Credit Line: We intend to apply for joint credit.                                   (Initial boxes only if applying jointly)</div> <div>Applicant Initials: _____ Co-Applicant Initials: _____</div>					
INDIVIDUAL APPLICANT INFORMATION					
Name (Last, First, Middle)		Date of Birth	Social Security Number		
Address (Street, City, State & Zip)		Do You Rent or Own?	Years at Present Address		
Previous Address (Complete if less than 3 years at present address)		Do You Rent or Own?	Years at Previous Address		
Home Phone	Driver's License No.	Date of Issue	Date of Expiration		
Present Employer (Company Name & Address)		Position or Title			
Gross Salary (Salary Per Month) \$		Years Employed	Business Phone		
Previous Employer (Company Name & Address)		Years Employed	Business Phone		
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. Other Sources of Income      Amount Per Month \$					
Relationship to Applicant					
Name & Address of Nearest Relative Not Living With You		Relationship	Home Phone		
Has Joint Applicant or Other Party previously received credit from us? If yes, when?					
ASSETS OWNED					
Description of Assets (Bank Accounts, Real Estate, Automobiles)	Name In Which Account is Held	Value			
		\$			
		\$			
		\$			
		\$			
		\$			
		\$			
		\$			
		\$			
OUTSTANDING DEBTS					
Creditor Name (Credit/Charge Accounts, Installment Loans, Mortgage, Rent and Other)	Name In Which Account is Held	Present Balance	Monthly Payment		
Mortgage Holder or Landlord		\$	\$		
		\$	\$		
		\$	\$		
		\$	\$		
		\$	\$		
		\$	\$		
		\$	\$		
NOTICE TO ALL APPLICANTS: A Consumer Report may be requested in connection with this application for credit or any future update, renewal, or extension of such credit. Upon request, you will be informed whether or not a consumer report was requested. If a report was requested, you will be informed of the name and address of the consumer reporting agency that furnished the report.					
AUTORIZATION AND ACKNOWLEDGEMENT: I certify that everything I have stated in this application and on any attachments is correct. Lender may keep this application whether or not it is approved. By signing below I authorize Lender to check my credit and employment history and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update credit information at Lender's request if my financial condition changes.					
Signature of Applicant	Signature of Co-Applicant			Date	Date

CHECKING RESERVE  
OVERDRAFT PROTECTION LINE OF  
CREDIT APPLICATION

Toll-Free: 800-287-0752

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

- FARMINGTON

Phone: 207-778-2900  
Fax: 207-779-1223
- RUMFORD

Phone: 207-364-7866  
Fax: 207-369-0488
- WILTON

Phone: 207-645-2583  
Fax: 207-645-5116
- MEXICO

Phone: 207-364-4536  
Fax: 207-364-4538
- JAY

Phone: 207-897-3982  
Fax: 207-897-6385
- RANGELEY

Phone: 207-864-3386  
Fax: 207-864-3523
- SKOWHEGAN

Phone: 207-474-5574  
Fax: 207-474-2013
- MT. BLUE

Phone: 207-778-5268



EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or 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 creditor is Federal Reserve Consumer Help Center, P.O. Box 1200, Minneapolis, MN 55480.



ACHL-FP Checking Reserve 6/12



CHECKING  
RESERVE

OVERDRAFT PROTECTION  
LINE OF CREDIT APPLICATION



Franklin  
Savings Bank

CHECKING RESERVE  
OVERDRAFT PROTECTION LINE OF CREDIT APPLICATION

Write yourself a loan when you need it most!

There are many details to tend to in our daily lives. Sometimes something so simple as forgetting an entry in your checkbook can cause all sorts of problems with your checking account and potentially damage your reputation.

Avoid the embarrassment of returned checks and the costs of insufficient funds charges with **Checking Reserve**. With **Checking Reserve**, you can relax with the knowledge your checks will be honored.

**Checking Reserve** combines our deposit and lending services to create a cash reserve just for you. You decide in advance the amount of your **Checking Reserve**. It is a pre-approved loan standing by, ready to activate, should your checking account ever become overdrawn.

Best of all, *it costs you nothing unless you use it*. When and if you overdraw your checking account, you pay only interest on the amount of money you use and the length of time during which you use it.

ABOUT THIS ACCOUNT

INTEREST RATE & INTEREST CHARGES	
Annual Percentage Rate (APR) for all transactions	15.00%
Interest payment method	You will be charged interest beginning on the transaction date
FEES	
Annual Fee	None
Transaction Fees	None
Penalty Fees	None
How your balance is calculated	We use a method called "average daily balance," which includes new purchases. You can see more details on your account agreement.
Billing Rights	See your account agreement for information on your rights to dispute transactions and how to exercise those rights.

Each month in your Hometown Checking, NOW, Senior Checking or Money Market account statement, we will include a statement detailing the activity, if any, of your Checking Reserve. This includes your current payment due, any finance charges, and the remaining credit available in your account. You may pay all or part of the unpaid principal balance at any time to reduce interest costs. Each month a payment will be automatically deducted from your Hometown Checking, NOW, Senior Checking or Money Market account in an amount equal to 2% of your outstanding balance, but at least \$50.00.

Start your Checking Reserve account now by simply filling out this application. Drop the completed application at any Franklin Savings Bank location or mail it to PO Box 825, Farmington, ME 04938-0825.