







IF APPLYING JOINTLY, BOTH APPLICANTS MUST INITIAL AT THE TOP OF THE CONSUMER LOAN APPLICATION. COMPLETE THE APPLICATION IN ITS ENTIRETY AND BE SURE ALL APPLICANTS HAVE SIGNED AND DATED THE FIRST PAGE. **LOAN APPLICATIONS WILL NOT BE PROCESSED IF THE ABOVE INFORMATION IS NOT COMPLETE.**

**FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE**

I have applied for an extension of credit with Verus Bank. 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.

By signing, I acknowledge that I have received a copy of this form on today's date. Unless this disclosure is provided electronically or I have applied for credit by mail, I also acknowledge that you have provided this disclosure to me orally.

\_\_\_\_\_  
Applicant Date

\_\_\_\_\_  
Co-Applicant Date

**INSURANCE INFORMATION**

If applying for a loan that will be secured by an automobile, insurance coverage is required. Please provide your agent's name, address, and phone number along with your policy number below. You may also attach a copy of your insurance card. Please include the odometer reading for the vehicle offered as collateral.

\_\_\_\_\_  
Agent

\_\_\_\_\_  
Agent Phone Number

\_\_\_\_\_  
Mail Address of Agent

\_\_\_\_\_  
City, State, Zip

\_\_\_\_\_  
Policy Number

\_\_\_\_\_  
Odometer Reading

\_\_\_\_\_  
Applicant Driver's License Number State

\_\_\_\_\_  
Co-Applicant Driver's License Number State