

Assets (what you own)

Debts (what you owe)

Assets (what you own)		Debts (what you owe)		
	Value	Creditor Name	Monthly Pmt	Balance
Cash - at Far West Bank		Rent / Mortgage		
Cash - Other than Far West Bank		Auto(s)		
Investments		Bank Loans, etc. , (FWB & others)		
Auto(s) - Describe				
Home	<i>Date Purchased</i>	<i>Market Value</i>	Dept. Stores / Credit Cards	
Cash Value Life Insurance		Other Debts - (Child Support, Alimony, etc) Please List		
Other Assets - Please List				
Other Real Estate Owned	<i>Market Value</i>	Other Real Estate		
Total:		Total:		

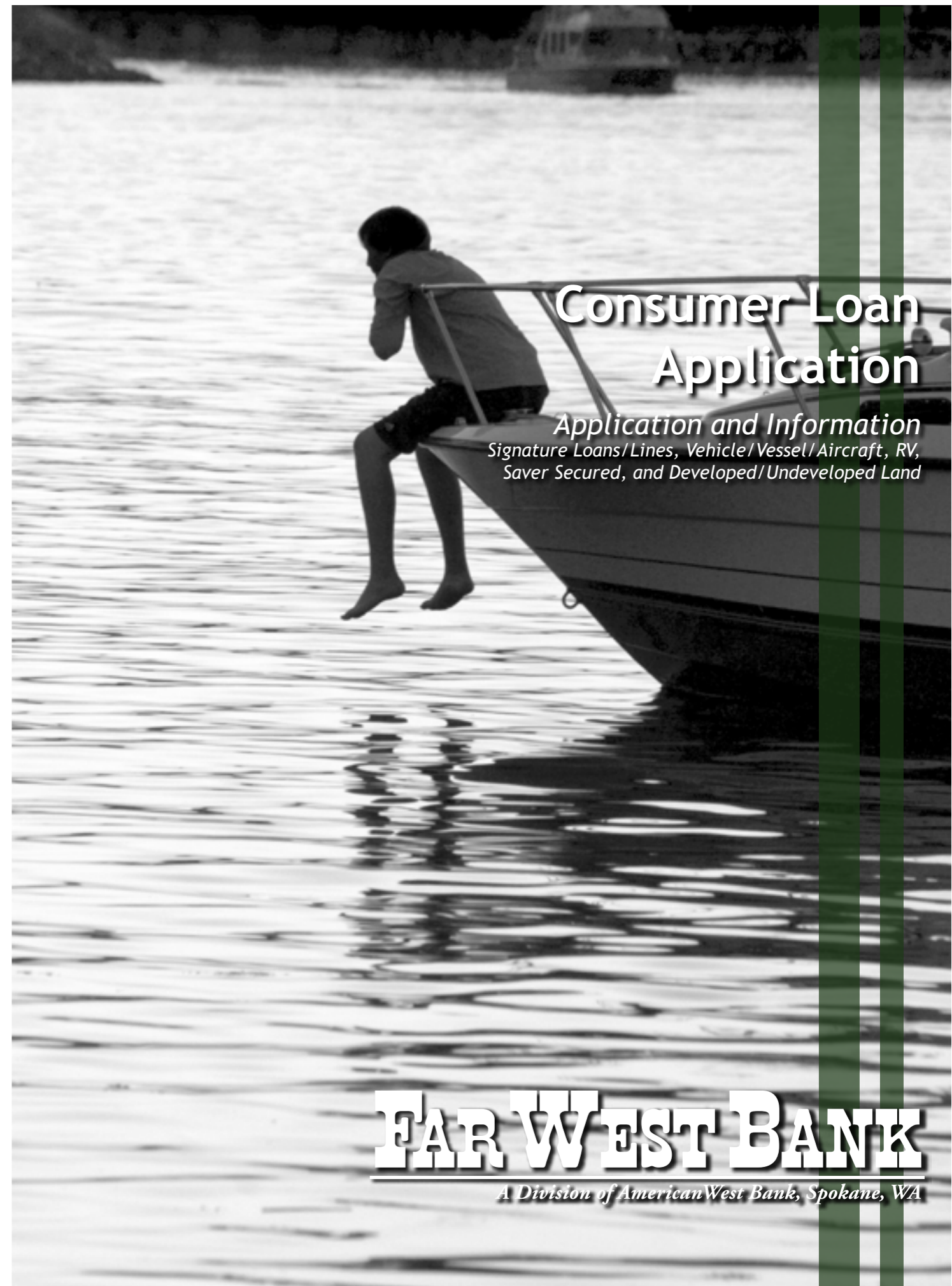
Are you a co-maker, endorser, or guarantor on any loan or contract?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If "yes" for whom?	To whom?
Are there any unsatisfied judgements against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	To whom owed?	Amount \$
Have you been declared bankrupt in the last 14 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If "yes" where?	Year

I/We authorize you to obtain such information as you may require concerning the statements made in this application and agree that the application shall remain your property whether it is approved or not. **I/We hereby certify that all statements in this application including the information 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. I/We further consent to information concerning the application, or this account, being given to credit reporting agencies or other creditors.

X		X	
Applicant Signature	Date	Co-Applicant Signature	Date
I.D. Type	Document #	I.D. Type	Document #
Issued By	Issue Date	Exp. Date	
Issued By	Issue Date	Exp. Date	

Bank Use Only

Application Received By: _____ Date: _____



Consumer Loan Application

*Application and Information
Signature Loans/Lines, Vehicle/Vessel/Aircraft, RV,
Saver Secured, and Developed/Undeveloped Land*

FAR WEST BANK

A Division of AmericanWest Bank, Spokane, WA

LOAN CHECKLIST

You may be asked to provide the following documents to assist in your loan approval:

Income Verification

- Recent pay stub and last W2
- 2 years tax returns if self-employed

For collateral secured loans

- Insurance information and proof of insurance
- Bill of sale, purchase order, or earnest money agreement

For Private Party Purchases

- Collateral inspection
- Copy of title

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.

OUR PRIVACY COMMITMENT

This privacy disclosure is being issued to comply with the provisions of the Gramm-Leach-Bliley Act governing the privacy of consumer financial information.

We Respect Your Privacy

Far West Bank takes every precaution to ensure that your personal information remains private.

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.

If you ever have questions or concerns about the integrity of your account information, please contact us.

201 E. Center Street Provo, UT 84606 • (801) 342-6000 • www.farwestbank.com



FWB-076 (03/07)

Consumer Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Applicant" or "Co-Applicant," as applicable. Co-Applicant information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Applicant (including the Applicant's spouse) will be used as a basis for loan qualification or the income or assets of the Applicant's spouse or other person who has community property or similar rights pursuant to applicable state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person who has community property or similar rights and the Applicant resides in a community property state, the security property is located in a community property state, or the Applicant is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Applicant and Co-Applicant each agree that we intend to apply for joint credit (sign below):

Applicant				Co-Applicant							
Applicant Information				Co-Applicant Information							
Name	First	Middle	Last	Name	First	Middle	Last				
Street Address				Street Address							
City		State		Zip Code		City		State		Zip Code	
Mailing Address (if different than street address)				Mailing Address (if different than street address)							
City		State		Zip Code		City		State		Zip Code	
Lived Here	Years	Months	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	Lived Here	Years	Months	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other				
Date of Birth			Social Security #			Date of Birth			Social Security #		
Home Phone (incl. area code)			e-mail address			Home Phone (incl. area code)			e-mail address		
Employer /Address				Employer /Address							
Position or Title				Position or Title							
How Long Employed			Gross Monthly Income			How Long Employed			Gross Monthly Income		
Business Phone # (incl. area code)			Other Income & Source*			Business Phone # (incl. area code)			Other Income & Source*		
* You do not have to list income from alimony, child support, or separate maintenance unless you want us to consider it for the purposes of opening this account.				* You do not have to list income from alimony, child support, or separate maintenance unless you want us to consider it for the purposes of opening this account.							
Previous Employer		How Long Employed _____		Previous Employer		How Long Employed _____					
Full Name of Nearest Relative (not living with you)				Full Name of Nearest Relative (not living with you)							
Relative's Complete Address				Relative's Complete Address							
City		State		Zip Code		City		State		Zip Code	
Relative's Phone #			Relation			Relative's Phone #			Relation		
If you live in a community property state, or are applying for secured credit, check one of the following				If you live in a community property state, or are applying for secured credit, check one of the following							
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Widowed, Divorced)				<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Widowed, Divorced)							