

CONSUMER CREDIT APPLICATION



Member FDIC



Check appropriate box:

Must be a Hawaii resident

☐ If you are applying for individual credit in your own name and are relying on your own income or assets and not on the income or assets of another person as the basis for repayment of the credit requested, complete only non-shaded sections.

☐ If you are applying for joint credit with another person, complete all sections.

☐ If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance, or on the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible. Provide information in the shaded sections about the person on whose alimony, support, or maintenance payments or income or assets you are relying on even if that person is not a co-applicant.

☐ **INSTALLMENT LOAN** Number of months _____
Not available for college or postsecondary educational expenses

OPTION – AUTO-PAY ☐ Check if interested

☐ **LINE OF CREDIT**

☐ **OVERDRAFT PROTECTION**
Checking Account # _____

Loan Amount Requested

\$ _____

PROCEEDS TO BE USED FOR:

PERSONAL INFORMATION • Applicant

Full Name (Last, First, Middle Initial)	Social Security No.	Date of Birth	No. Dependents & Ages	
Address (Street, City, Zip)	How long?	Previous Address if less than 2 years, how long?		
Employer	Position/Title	How long? Yrs./Mo.	Bus. Phone	Home Phone
Employer's Address (Street, City, Zip)	Previous Employer if less than 2 years, how long? Position/Title			Monthly Gross Income \$
Disclosures of alimony, child support or separate maintenance is optional if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding		Sources of Other Income		Other Income \$
Name of Nearest Relative not living with you or Personal Reference	Relationship	Street Address/City, State Zip	Telephone	Total Monthly Income \$
Checking Account No.	Institution & Branch	Savings Account No.	Institution & Branch	

PERSONAL INFORMATION • Co-Applicant

Full Name (Last, First, Middle Initial)	Social Security No.	Date of Birth	No. Dependents & Ages	
Address (Street, City, Zip)	How long?	Previous Address if less than 2 years, how long?		
Employer	Position/Title	How long? Yrs./Mo.	Bus. Phone	Home Phone
Employer's Address (Street, City, Zip)	Previous Employer if less than 2 years, how long? Position/Title			Monthly Gross Income \$
Disclosures of alimony, child support or separate maintenance is optional if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral understanding		Sources of Other Income		Other Income \$
Name of Nearest Relative not living with you or Personal Reference	Relationship	Street Address/City, State Zip	Telephone	Total Monthly Income \$

CURRENT OBLIGATIONS

Creditor • A – Applicant CA* – Co-Applicant	A	CA*	Monthly Payment	Balance Due
HOME <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Live w/Parent			\$	\$
Installment Loans/Credit Cards			\$	\$
			\$	\$
			\$	\$
Alimony, child support			\$	\$

Attach additional page if necessary.

TOTAL

CREDIT REFERENCES

1.
2.

I confirm that all information provided above is correct to the best of my knowledge. Territorial Savings Bank is authorized to verify my credit and employment history. I understand that Territorial Savings Bank will retain this application whether or not it is approved. For OVERDRAFT, I understand that if I receive my overdraft agreement and approval letter, I will be bound by its terms, which include paying any cash advances and all other charges, until Territorial Savings Bank or I cancel my account.
Are there any unsatisfied judgments against you? Yes ☐ No ☐ In the last 7 years, have you been declared bankrupt? Yes ☐ No ☐

YOUR SIGNATURE X	DATE / /	CO-APPLICANT SIGNATURE X	DATE / /
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If you are self-employed, retired, or a commissioned sales person, please attach copies of your **tax returns** for the last two years, otherwise, provide (1 month) current paystubs.
ALL LOAN REQUESTS ARE SUBJECT TO CREDIT APPROVAL.

Branch _____	Loan Interviewer _____	Date received _____
BRANCH COMMENTS:		

No-Bounce Overdraft Protection

Now you can stop worrying about insufficient funds and returned check charges. With no-bounce overdraft protection, you can write a check even if you don't have the funds in your account to cover it. Just indicate the amount of protection you'd like – from \$300.00 (subject to credit approval). You can add no-bounce overdraft protection to your Territorial checking account by filling out this application.

Territorial Personal Loans

Borrow now to take a trip, furnish your home, car repairs or maybe braces – you name it! You get your loan answer promptly. Rates are competitive and you get 1/4% off the loan rate when your monthly payments are automatically deducted from your Territorial checking or statement savings account. Just call any Territorial branch manager to apply or fill out this application.

Flexible Line of Credit

Territorial's unsecured line of credit lets you write yourself a check whenever you want. Credit limits start as low as \$500.00. The minimum amount allowed per withdrawal is only \$25.00. Your interest rate is variable. For more information visit any Territorial Savings branch or fill out this application.



www.territorialsavings.net

Consumer Credit Application



- Personal Loans
- Line of Credit
- Overdraft Protection

FACTS

WHAT DOES TERRITORIAL SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?



Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- assets and account balances
- payment history and credit history

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Territorial Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Territorial Savings Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call (808) 946-1400

What we do

How does Territorial Savings Bank protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We restrict access to information about you to those employees who need to know that information to provide products or services to you or to conduct our business.</p>
How does Territorial Savings Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>■ <i>Our affiliates include Territorial Financial Services.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>■ <i>Territorial Savings Bank does not share with nonaffiliates so they can market to you.</i></p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>■ <i>Our joint marketing partners include insurance companies, a bank and an investment advisory company.</i></p>