

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.

TO: Name/Address of Lender Guadalupe Bank 1309 Bandera Highway Kerrville, TX 78028		What type of credit are you requesting? <i>(Please check appropriate box)</i> <input type="checkbox"/> SECURED <input type="checkbox"/> UNSECURED <input type="checkbox"/> CLOSED-END TERM LOAN <input type="checkbox"/> OPEN-END LINE OF CREDIT <input type="checkbox"/> INDIVIDUAL (Own income or assets) <input type="checkbox"/> INDIVIDUAL (Own income or assets plus income/assets from other sources) <input type="checkbox"/> JOINT <i>(please initial)</i> _____ <input type="checkbox"/> CO-SIGNER	
Loan Amount		Purpose	
Interest Rate	Term	Payment	

LOAN ORIGATION COMPANY NAME: Guadalupe Bank	LOAN ORIGATION COMPANY IDENTIFIER: 688651
LOAN ORIGINATOR NAME:	LOAN ORIGINATOR LICENSE NUMBER:

APPLICANT/COSIGNER INFORMATION

Name (Last)		(First)		(MI)		(Suffix)	
Taxpayer ID Number (SSN/TIN)		Driver's License/ID No.		State		Date of Birth	
Street Address				Home Phone Number			
City		State	Zip Code	County	How Long There	No. of Dependents	Age of Dependents
Previous Address <i>(if less than 2 years at current address)</i>							
Employer		Address				Phone Number	
Position		How Long	<input type="checkbox"/> Gross	<input type="checkbox"/> Net	<input type="checkbox"/> Gross	<input type="checkbox"/> Weekly	\$ _____
Nearest Relative Not Living With You		Relationship					
Address		City		State		Zip	
Relative's Phone Number							
Present Mortgage Holder/Landlord				Phone Number			
<input type="checkbox"/> Own	<input type="checkbox"/> Rent	Monthly Payments \$					
Immigration Status <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Perm. Resident of U.S. <input type="checkbox"/> Other:							
Marital Status: Do not complete if this application is for individual unsecured credit unless responding party resides in a community property state or is relying on property located in such a state for repayment of the credit requested. <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, and widowed)							
Other income:		Amount \$		Frequency		Source	
Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.							
Payments Received Pursuant To: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding							
Alimony per Month \$		Child Support per Month \$		Separate Maintenance Payment per Month \$			

APPLICANT/COSIGNER INFORMATION

Name (Last)		(First)		(MI)	(Suffix)
Taxpayer ID Number (SSN/TIN)		Driver's License/ID No.		State	Date of Birth
Street Address				Home Phone Number	
City	State	Zip Code	County	How Long There	No. of Dependents Age of Dependents
Previous Address (if less than 2 years at current address)					
Employer		Address			Phone Number
Position	How Long	<input type="checkbox"/> Gross	<input type="checkbox"/> Net	<input type="checkbox"/> Gross	<input type="checkbox"/> Weekly \$ _____
Nearest Relative Not Living With You			Relationship		
Address		City	State	Zip	Relative's Phone Number
Present Mortgage Holder/Landlord					Phone Number
<input type="checkbox"/> Own	<input type="checkbox"/> Rent	Monthly Payments \$ _____			
Immigration Status <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Perm. Resident of U.S. <input type="checkbox"/> Other:					
Marital Status: Do not complete if this application is for individual unsecured credit unless responding party resides in a community property state or is relying on property located in such a state for repayment of the credit requested. <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, and widowed)					
Other income: Amount \$		Frequency	Source		
Alimony, Child Support, Separate Maintenance Payments: You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.					
Payments Received Pursuant To: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding					
Alimony per Month \$		Child Support per Month \$	Separate Maintenance Payment per Month \$		

APPLICANT/COSIGNER INFORMATION

If you, a joint applicant, or other party answers "yes" to any of the following questions, please explain in the space provided.

Are you a guarantor or co-maker of any leases, contracts, or debts?	Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No	Joint Applicant/Other Party: <input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any suits or judgements pending against you?	Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No	Joint Applicant/Other Party: <input type="checkbox"/> Yes <input type="checkbox"/> No
Have you been declared bankrupt in the last ten (10) years?	Applicant: <input type="checkbox"/> Yes <input type="checkbox"/> No	Joint Applicant/Other Party: <input type="checkbox"/> Yes <input type="checkbox"/> No

COLLATERAL INFORMATION

Collateral to Secure Account: The description should include make, year, length, loan value, selling price, existing liens, serial numbers, name(s) of titleholder(s), legal description, license or registration numbers, etc., as may be applicable.

CURRENT ASSETS

Please attach additional sheet(s) if more space is required for the Current Assets section.

DESCRIPTION OF ASSET	OWNER NAME(S)	SUBJECT TO LIEN: YES/NO	VALUE
Total Assets from Addendum			
TOTAL ASSETS			

OUTSTANDING DEBTS

The following are all of the loans or debts you presently owe, including charge accounts, installment contracts, credit cards, rents, mortgages, alimony, child support, and separate maintenance payments you are obligated to make. **Please attach additional sheet(s) if more space is required.**
Use the first column (Applicant Code) to indicate whether the debt is the responsibility of the Applicant (A), Co-Applicant (C), or Joint Applicants (J).

APPLICANT CODE	NAME OF CREDITOR	ACCOUNT NUMBER	ORIGINAL AMOUNT	CURRENT BALANCE	MONTHLY PAYMENTS	CHECK BOX IF TO BE PAID FROM PROCEEDS
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
						<input type="checkbox"/>
Total Debts from Addendum:						
TOTAL DEBTS:						

(If joint application, read singular pronouns in the plural). I warrant the truth of the information contained in this application and that all statements made in this application are made for the purpose of obtaining the loan applied for. I warrant that the financial obligations I disclosed in this application and in support of this application are complete and that I have no other outstanding financial obligations of any kind, including any guarantor or cosigner liability. Lender, its agents, successors, and assigns, will rely on the information contained in this application, and I have a continuing obligation to amend and supplement the information provided in this application if any of the material facts that I represented should change before closing. If I have left any spaces in this application blank, Lender, its agents, successors, and assigns, may assume the information requested is adverse. I authorize Lender, its agents, successors, assigns, and employees, to investigate and verify all information I provided to the Lender, its agents, successors, and assigns. I understand that it is my sole and exclusive responsibility to determine all the tax effects of the loan and acknowledge that Lender, its agents, successors, and assigns, have not provided any tax advice to me. Lender, its agents, successors, and assigns, can give information about my loan to credit reporting agencies and others who may properly receive that information. If Lender approves this application and Lender, its agents, successors, and assigns, are required to report the amount of interest paid on the loan to the Internal Revenue Service, I understand that Lender, its agents, successors, and assigns, will report using the Social Security Number (tax identification number) shown above. I understand that if the Social Security Number is incorrect, that I may be subject to Internal Revenue Service penalties. I understand Lender, its agents, successors, and assigns, will keep this application whether or not my credit request is approved.

Certification: I certify that the information provided in this application is true and correct as of the date set forth opposite my signature on this application and acknowledge my understanding that any intentional or negligent misrepresentations of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et. seq., and liability for monetary damages to the Lender, its agents, successors, assigns, insurers, and any other person or party who may suffer any loss due to reliance upon any misrepresentation I made in this application or in any other manner.

Signature of Applicant or Co-Signer	Date	Signature of Co-Applicant	Date
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MILITARY ANNUAL PERCENTAGE RATE STATEMENT

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card).

Applicants may receive this notice verbally by calling LENDER'S TOLL FREE NUMBER:

CREDITOR USE ONLY

Loan Approval *(Indicate Conditions of Loan, if Any)*

Date Application Received	Received By	Signature	Amount Requested
Date Application Completed	Approved By		Amount Approved

This application was taken by: Face-to-Face Interview Mail Telephone Internet

CREDITOR USE ONLY

Principal Reason(s) for Adverse Action Concerning Credit

- | | | |
|--|---|--|
| <input type="checkbox"/> No Credit File | <input type="checkbox"/> Unacceptable Type of Credit References | <input type="checkbox"/> Unable to Verify Credit References |
| <input type="checkbox"/> Insufficient Number of Credit References Provided | <input type="checkbox"/> Poor Credit Performance with Us | <input type="checkbox"/> Unable to Verify Employment |
| <input type="checkbox"/> Limited Credit Experience | <input type="checkbox"/> Temporary or Irregular Employment | <input type="checkbox"/> Unable to Verify Income |
| <input type="checkbox"/> Collection Action or Judgement | <input type="checkbox"/> Insufficient Length of Employment | <input type="checkbox"/> Unable to Verify Residence |
| <input type="checkbox"/> Garnishment or Attachment | <input type="checkbox"/> Insufficient Income for Amount of Credit Requested | <input type="checkbox"/> Value or Type of Collateral Not Sufficient |
| <input type="checkbox"/> Foreclosure or Repossession | <input type="checkbox"/> Excessive Obligations in Relation to Income | <input type="checkbox"/> Unacceptable Appraisal |
| <input type="checkbox"/> Delinquent Credit Obligations (past or present with others) | <input type="checkbox"/> Temporary Residence | <input type="checkbox"/> Unacceptable Leasehold Estate |
| <input type="checkbox"/> Bankruptcy | <input type="checkbox"/> Insufficient Length of Residence | <input type="checkbox"/> We Do Not Grant Credit to Any Applicant on the Terms and Conditions You Request |
| <input type="checkbox"/> Number of Recent Inquiries on Credit Bureau Report | | |
| <input type="checkbox"/> Other - Specify: | | |

Customer Identification Program (CIP) Record Entry *(Describe Additional Data Collected Pursuant to Institution's CIP)*

Applicant/Cosigner:

- Applicant/Cosigner Information Collected and Verified in Accordance with CIP *(initial)* _____

Co-Applicant:

- Co-Applicant Information Collected and Verified in Accordance with CIP *(initial)* _____

FACTS	WHAT DOES Guadalupe Bank DO WITH YOUR PERSONAL INFORMATION?
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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.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> - Social Security Number and Account balances - Payment history and Transaction history - Scredit history and Credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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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 Guadalupe Bank chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Guadalupe Bank share?	Can you limit this sharing?
For our every day 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes -- information about your transactions and experiences	No	We don't share
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 830.792.1950
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What we do

How does Guadalupe Bank protect my personal information?	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. We also maintain other physical, electronic, and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Guadalupe Bank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> - Open an account or Make deposits or withdrawals from your account - Apply for financing or Give us your contact information - Show your driver's license We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> - sharing for affiliates' everyday business purposes--information about your creditworthiness - affiliates frm using your information to market to you - sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>Guadalupe Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>Guadalupe Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to - <i>Guadalupe Bank does not jointly market.</i>