



New Frontier Bank

At home in St. Charles County

Fax and Email Authorization

In order to communicate with you by email or fax, New Frontier Bank requires the following information. All information is kept strictly confidential and used only for New Frontier Bank purposes.

Borrower #1

Borrower #2

Name: _____

Name: _____

Email: _____

Email: _____

Fax Number: _____

Fax Number: _____

- I / We authorize New Frontier Bank to **EMAIL** correspondence, requests for information and other documents to me/us whenever possible such as electronic disclosures.
- I / We authorize New Frontier Bank to **FAX** correspondence, requests for information and other documents to me/us whenever possible.
- I / We **DO NOT** agree to receive electronic correspondence.

Consent to Receive Electronic Disclosures

Introduction: When you begin, complete and/or submit a loan application through us, you consent to the electronic delivery of disclosures ("Disclosures"). Please read the information below carefully before consenting to receive disclosures electronically via electronic mail ("email").

Requirements - Hardware and Software: To access and retain the Disclosures electronically, you will need to use the following computer software and hardware, Internet Explorer 10 or above, or equivalent software; a valid email address, and hardware capable of running this software.

Scope and Consent: You consent to receive any and all loan application Disclosures by email.

Withdrawing Consent: You may withdraw your consent to receive further Disclosures by email with us at any time at no cost to you. If you decide to withdraw your consent, the legal validity and enforceability of prior electronic Disclosures will not be affected.

Changes to Your Contact Information: You should keep us informed of any change in your electronic or mailing address. You may notify us of any changes by contacting your Loan Officer or Loan Processor.

Electronic Records: To facilitate electronic commerce, to reduce the expense of records storage, and to obtain the benefits of faster access to records, you acknowledge and agree that we may in our discretion store all records electronically; and that we will not retain and have no obligation to retain any documents for any period of time, outside regulatory requirements. This applies to all documentation including but not limited to transaction records, notes, and other loan and/or security documentation. You further acknowledge and understand that we may routinely destroy all original and/or printed documentation.

Acknowledgment: You acknowledge and agree that the Internet is considered inherently insecure. Therefore, you agree that we have no liability to you whatsoever for any loss, claim and damages arising or in any way related to our response(s) to any email or other electronic communication, which we in good faith believe you have submitted to us. We have no duty to investigate the validity or to verify any email or other electronic communication; and we may respond to an email at either the address provided with the communication, the email address in your loan application, or any other application or written communication we actually received.

Printing or Saving Electronic Documents: If you choose to have electronic delivery and want to retain the Disclosures to read them later, you will need to print them or save them. To print them, you will need a basic printer capable of printing web pages. To save any of the disclosures, you can use the "Save" feature of your Internet browsing software to save the pages to your hard drive or to some other media, such as a thumb drive.

By signing below and returning the form to New Frontier Bank, borrower acknowledges their understanding and agreement with the above disclosures.

Borrower #1

Date

Borrower #2

Date

New Frontier Bank offers a secure message inbox. To activate your personal inbox, an employee of New Frontier Bank will reach out to you via Secure Email. This email will require you to establish a password in order to receive all Secure Emails.

When submitting information to New Frontier Bank, it is important that your information stay secure. Please REPLY to the Secure Email sent to you and your information will stay secure and confidential.

1771 Zumbahl Road
Saint Charles, MO 63303
TEL: 636.940.8740
FAX: 636.940.0451

www.newfb.com

3773 Elm Street
Saint Charles, MO 63301
TEL: 636.940.8740
FAX: 636.757.7329

Rev. 4/17/2017



Personal Financial Statement

If you are applying for credit or if this statement relates to your guaranty of the indebtedness of other person(s), firm(s) or corporations(s) complete all except Section 2. If you are relying on income from alimony, child support or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, provide information in Section 2 about the person whose alimony, support, or maintenance payments or income or assets you are relying on. You do not need to reveal alimony, child support, or separate maintenance income if you do not wish to have it considered as basis for repaying this obligation.

I intend to apply for individual credit (Sign here) _____

If you are applying for joint credit, or if this statement relates to your guaranty of the indebtedness of other person(s) firm(s) or corporation(s), complete all sections.

We intend to apply for joint credit _____

Applicant (*signature*)

Co-Applicant (*signature*)

Note: You must also sign the signature line at the end of this document.

SECTION 1 – Individual Information				SECTION 2 – Joint or Other Party Information			
Legal Name				Legal Name			
Home Address				Home Address			
City, State, Zip Code				City, State, Zip Code			
U.S. Citizen		DOB -		U.S. Citizen		DOB -	
Social Security #				Social Security #			
Occupation/ Title				Occupation/ Title			
Business Name				Business Name			
Business Address				Business Address			
Yrs. in line of work		Home Phone -		Yrs. in line of work		Home Phone -	
Business Phone		Cell -		Business Phone		Cell -	
Do you have a Trust?				Do you have a Trust?			
SECTION 3 – Income		Individual	Joint	Annual Expenditures		Individual	Joint
Salary, Bonuses, and Commissions				Mortgage/ Rental Payments			
Dividends				Real Estate Taxes & Assessments			
Real Estate Income				Taxes-Federal, State, Local			
Other Income				Insurance Payments			
(You do not need to reveal alimony, child support, or separate maintenance income if you do not wish to have it considered as a basis for repaying this obligation.)				Other Contract Payments (car, boat, MC, Visa, etc.)			
				Alimony, Child Support			
TOTAL				Other Expenses			
				TOTAL			
SECTION 4 - State of Financial Condition							
Assets		Individual	Joint	Liabilities & Net Worth		Individual	Joint
Cash on hand and in Banks (Schedule A)				Notes Payable (Schedule H)			
U.S. Government Securities (Schedule B)				Due to Brokers			
Non Marketable Securities (Schedule C)				Amounts Payable to Others - Secured			
Securities held by broker in Margin Accounts				Amounts Payable to Others - Unsecured			
Restricted, Control or Margin Account Stocks				Accounts & Bills Due			
Real Estate owned (Schedule D)				Real Estate Mortgages Payable (Schedules D & H)			
Accounts, Loans & Notes Receivable				Unpaid Income Tax			
Automobiles				Other Unpaid Taxes & Interest			
Cash Surrender Value Life Insurance (Schedule E)				Other Liabilities: Itemize			
Vested interest in Deferred Compensation/Profit Sharing Plans/401K (Schedule F)							
Business Ventures (Schedule G)							
Other Assets: Itemize Schedule G if applicable							
				TOTAL LIABILITIES			
				NET WORTH			
TOTAL ASSETS				TOTAL LIABILITIES & NET WORTH			

Contingent Liabilities	<i>Individual</i>	<i>Joint</i>	SECTION 5 – Declarations
As endorser, co-maker or guarantor			Have (either of) you or any firm in which you were a major owner ever declared bankruptcy, or settled any debts for less than the amounts owed?
On leases, contracts			
Legal claims			Are (either of) you a defendant in any suit or legal action?
Provision for federal income taxes			Are (either of) you presently subject to any unsatisfied judgments or tax liens?
Other special debt			Have (either of) you been audited by IRS? Date of audit:
TOTAL CONTINGENT LIABILITIES			

SECTION 6 – Schedules :

SCHEDULE A – Cash, Checking and Savings Accounts, Certificates of Deposit, Money Market Funds, Etc.

<i>Name of Institution</i>	<i>Type of Account</i>	<i>Owner</i>	<i>Balance</i>	<i>If Pledged, to Whom?</i>	<i>Joint</i>
			TOTAL		

SCHEDULE B – Stocks, Bonds (Gov't & Comm.), Mutual Funds, Annuities, and Partnership Interests (General & Ltd.)

Please indicate number of Shares, Face Value (Bonds) or % of Ownership

<i>Number of Shares</i>	<i>Description</i>	<i>Held in Name of</i>	<i>Market Value*</i>	<i>Pledged Yes (X)</i>	<i>Pledged No (X)</i>
			TOTAL		

*If unlisted security or partnership interest, provide current financial statements to support basis for valuation.

Schedule C – Non-Marketable Securities

<i>Number of Shares</i>	<i>Description</i>	<i>In Name of</i>	<i>Value</i>	<i>Pledge to others</i>	<i>Traded Where</i>
			TOTAL		

Schedule D – Real Estate: Mortgages & Land Contracts Receivable (and related debt, if applicable)

<i>Description of Property or Address</i>	<i>Date of Original Investment and Amount</i>	<i>Market Value of Your % of Investment</i>	<i>Present Balance</i>	<i>Monthly Payment</i>	<i>Maturity Date</i>
			TOTAL		

Schedule E – Life Insurance Carried

<i>Name of Company</i>	<i>Owner of Policy</i>	<i>Cash Surrender Value</i>	<i>Loans</i>	<i>Beneficiary</i>	<i>Face Amount</i>
			TOTAL		

Schedule F - Vested Interest In Deferred Compensation/Profit-Sharing Plans/401K

<i>Account Number</i>	<i>Company Name</i>	<i>Amount</i>	<i>Beneficiary</i>	<i>% Vested</i>	<i>Distribution Date</i>
			TOTAL		

Schedule G - Business Ventures

<i>List Name and Address of Any Business Venture in Which You are a Principal or Partner</i>	<i>Your Position/Title in The Business</i>	<i>Total Assets Listed in Section 3</i>	<i>Net Worth of Business</i>	<i>Your % of Ownership</i>	<i>Present Value of Your Investment</i>
			TOTAL		

SCHEDULE H - Loans Owing Banks, Brokers, Finance Companies, and Other (MasterCard, Visa, Etc.)

<i>Owing to</i>	<i>Date of Original Borrowing/Amount</i>	<i>Present Balance</i>	<i>Secured by</i>	<i>Monthly Payment</i>	<i>Due</i>
			TOTAL		

CONSENT

Each of the undersigned represents, warrants, and certifies that (1) the information provided herein is true, correct and complete and gives a correct and complete showing of the financial condition of the undersigned, (2) the undersigned has no direct, indirect or contingent liabilities except as set forth in the statement, and (3) legal and equitable title to all assets listed herein is in the undersigned's sole name, except as may be herein otherwise noted. Each of the undersigned agrees to notify NEW FRONTIER BANK immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligation to NEW FRONTIER BANK.

I hereby authorize NEW FRONTIER BANK ("The Bank") to obtain a consumer report or a credit report on me personally with respect to any loan in which I am the borrower, or a principal of the borrower, or a guarantor of the loan. Such reports may include personal financial, employment and credit information. "The Bank" may obtain new reports if "The Bank" renews or modifies a loan, or makes a new loan, without being required to get further approval from me. "The Bank" may disclose any report to any other person or institution who obtains any interest in any loan. "The Bank" may use the following consent with respect to any new applications for credit that I may make to "The Bank" without getting additional approval from me.

I hereby agree that NEW FRONTIER BANK ("The Bank"), or any employee, agent or representative of "The Bank", may verify all of the information given or credit references. I hereby authorize any person or company in possession of any such record(s) or information to rely on a photocopy or fax of this consent and to release such records to "The Bank".

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact the Senior Lender at NEW FRONTIER BANK at the address below, within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

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 FDIC, 1100 Walnut St, Suite 2100, Kansas City, MO 64106, Toll-free: (800) 209-7459

APPRAISAL NOTICE: If the collateral which will secure this loan is a 1-4 family residence we may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

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.

Signature (Individual)

Date

Signature (Joint Party)

Date

ONCE SIGNED AND COMPLETED, TO EXPEDITE YOUR REQUEST, PLEASE WRITE THE NAME OF YOUR LENDER ON THE ATTENTION LINE BELOW AND THEN FAX TO THE LOAN DEPARTMENT AT 636-940-0451 OR MAIL TO THE ADDRESS BELOW.

Attention: _____

Loan Department

1771 Zumbehl Rd.

St. Charles, MO 63303