

## Ready Credit

Be prepared for the unexpected!

Ready Credit gives you peace of mind. Relax knowing there will be money available when you need it. Just apply for a line of credit from \$500 to \$2,500. Once approved, your Ready Credit funds are available to meet your needs; whether it's an unexpected expense, finding that perfect purchase, or covering an overdraft on your checking account. Simply write a check from your regular account and the necessary funds will automatically be transferred in increments of \$100 to cover your check(s).

It's convenient, easy, and economical:

- Only pay interest on the funds actually used
- Eliminate the embarrassment and costly fees of overdrawing your checking account
- Monthly payments will be automatically withdrawn from your checking account
- Make additional payments online or by mail
- Access your Ready Credit as often as you like, up to your established credit line
- Receive monthly statements showing transaction details
- Access your Ready Credit line with your ATM or Debit card
- Use Bank Online to check balances, view recent transactions, or make transfers to your checking account

Complete your application and return it to any SNB&T office either in person or by mail, fax or e-mail.

1820 Hall Avenue  
P.O. Box 137  
Marinette, WI 54143

e-mail: [bank@snbt.com](mailto:bank@snbt.com)  
fax: 715-732-1611



**Marinette  
Menominee  
Oconto**

**Visit  
[www.snbt.com](http://www.snbt.com)  
for locations  
and hours.**



3/09



# Ready Credit

**Overdraft Protection  
and Personal Line  
of Credit**



**THE  
STEPHENSON  
National Bank & Trust**

**[www.snbt.com](http://www.snbt.com)**

**715-732-1732**

## APPLICANT – SECTION I

Credit Line Desired  
 \$500     \$1,000     \$2,000     \$2,500     Other \$ \_\_\_\_\_

DATE	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	HOME PHONE NUMBER	NO. OF DEPENDENTS
NAME	SOCIAL SECURITY NUMBER	DATE OF BIRTH	HOW LONG
HOME ADDRESS	CITY	STATE    ZIP	HOW LONG
PREVIOUS ADDRESS (IF LESS THAN 2 YEARS)	CITY	STATE    ZIP	HOW LONG
EMPLOYER	POSITION	EMPLOYER PHONE	MONTHLY INCOME
YEARS ON THIS JOB	YEARS EMPLOYED IN THIS LINE OF WORK	IF SELF EMPLOYED - TYPE OF BUSINESS	
PREVIOUS EMPLOYER (IF LESS THAN 2 YEARS)	POSITION	HOW LONG	

## CO-APPLICANT – SECTION II

DATE	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	HOME PHONE NUMBER	NO. OF DEPENDENTS
NAME	SOCIAL SECURITY NUMBER	DATE OF BIRTH	HOW LONG
HOME ADDRESS	CITY	STATE    ZIP	HOW LONG
PREVIOUS ADDRESS (IF LESS THAN 2 YEARS)	CITY	STATE    ZIP	HOW LONG
EMPLOYER	POSITION	EMPLOYER PHONE	MONTHLY INCOME
YEARS ON THIS JOB	YEARS EMPLOYED IN THIS LINE OF WORK	IF SELF EMPLOYED - TYPE OF BUSINESS	
PREVIOUS EMPLOYER (IF LESS THAN 2 YEARS)	POSITION	HOW LONG	

**OTHER INCOME APPLICANT OR CO-APPLICANT:** Income you may receive from alimony, child support or maintenance need not be revealed if you do not choose to have such income considered as a basis for repaying this obligation.

## CREDIT HISTORY – SECTION III

<input type="checkbox"/> Own Home <input type="checkbox"/> Rent	Name of Mortgage Holder or Landlord	Monthly Amount \$	Monthly Mortgage or Rental Amount \$
Automobile	Year	Financed by	Balance \$
<input type="checkbox"/> Applicant/Co-Applicant/Spouse is obligated to pay alimony, support or maintenance, complete the following: <input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Spouse	Paid To:	Monthly Amount \$	Mo. Payment \$
		Monthly Amount \$	Monthly Amount \$

**Applicant(s):** Check one of the following boxes. You may apply for separate credit in your name only, joint credit in your and the name of your spouse or joint credit in your name and the name(s) of other joint applicant(s).

- Separate Credit.** Complete Section I and III, sign below. Complete Section II with information about your spouse only if you are married **and** a Wisconsin resident. Only the applicant signs below.
- Joint Credit With Spouse.** Complete Section I, II, and III. Both joint applicant spouses sign below (Initials) \_\_\_\_\_
- Joint Credit,** with \_\_\_\_\_ as joint applicant who is **not** your spouse. Each of you must complete a separate application as if applying for separate credit and submit them together, including completing Section II and III if you are married and a Wisconsin resident. Only the applicant signs below.

### MARITAL PROPERTY INFORMATION

1. If you are married and live in Wisconsin or a community property state, (A) we will assume that all assets and income are community or marital property and that all debts are incurred in the interest of the marriage or the family unless you otherwise indicate, and (B) you must include the name and address, income, assets and credit references of your spouse on this application in the section indicated.

2. If you are married and live in Wisconsin, and if we open an individual account for you, you are required by Section 766.56(3)(b) of the Wisconsin Statutes to notify your spouse of the opening of the account.

3. Joint applicants who are married, but not to each other, should complete separate applications and submit them together.  
**Notice to Married Applicants Living in Wisconsin.** No provision of any marital property agreement, unilateral statement under section 766.59 of the Wisconsin Statutes, or court order under section 766.70, adversely affects the interest of SNBT unless SNBT is furnished with a copy of the agreement, statement, or order, or has actual knowledge of the adverse provision before opening the requested account.

**MARITAL STATUS** Check your marital status below only if you live in a community property state (such as Wisconsin).  
 Married     Unmarried     Legally Separated

**BORROWER'S STATEMENT.** I/We certify that all statements made by me/us on this application are true and complete and are made for the purpose of obtaining credit from the Stephenson National Bank & Trust. I/We understand that the Bank will retain this application whether or not it is approved. I/We authorize the Bank to make whatever credit and employment history inquiries it deems necessary in connection with my/our credit application. I/We authorize and instruct any person or consumer reporting agency to comply and furnish the Bank any information it may have or obtain in response to such credit inquiries and agree that same shall remain the Bank's property whether or not credit is extended and to answer questions about my/our credit experience with the Bank. I/We agree to the annual membership fee established by you from time to time.

x \_\_\_\_\_  
 Applicant's Signature

\_\_\_\_\_ Date

x \_\_\_\_\_  
 Co-Applicant's Signature

\_\_\_\_\_ Date