



1st Bank of Sea Isle City
Loan Center
137 J.F. Kennedy Blvd.
Sea Isle City, NJ 08243
Ph: 609.263.7823 FAX: 609.263.9179
www.1stbankseaisle.com

1st Line
Home Equity Line of Credit

THIS PAGE MUST BE SIGNED AND RETURNED WITH YOUR COMPLETED APPLICATION

NOTE-Upon receipt of a fully completed application form and all of the information listed below, this Association verifies all credit information provided on your application.

- ☐ 1. Home Equity Loan Application and Addendum (Signed & Dated)
- ☐ 2. General Authorization Letter (Signed & Dated)
- ☐ 3. Copy of Recorded Deed
- ☐ 4. Copy of Property Tax Bill
- ☐ 5. Copy of Homeowners Insurance Policy Cover Page
- ☐ 6. Copy of Master Condominium Insurance Policy Coverage Page (If applicable)
- ☐ 7. Verification of Association Dues (If applicable)
- ☐ 8. Verification of monthly mortgage payment, including property taxes and hazard insurance (i.e., monthly statement) for ALL properties owned
- ☐ 9. Copies of four (4) most recent pay stubs (All Borrowers)
- ☐ 10. Most recent two (2) years W-2 statements (All Borrowers)
- ☐ 11. Most recent two (2) years Federal Tax Returns filed, **SIGNED**, including **ALL** supporting schedules. (All Borrowers)
- ☐ 12. Copies of your most recent three (3) consecutive month's statements (all pages) for checking, savings, CD's, stock, security, Keogh, 401K, etc.
- ☐ 13. Copies of current Mortgage, Auto Loan and Credit Card Statements.
- ☐ 14. Copy of Driver's License(s) (All Borrowers)*

***US PATRIOT ACT NOTICE**

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. In some cases, identification will be requested for current account holders if original documentation was not obtained with the opening of the account.

We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country.

WE ACKNOWLEDGE RECEIPT OF A HUD BOOKLET, EARLY HOME EQUITY PLAN AND US PATRIOT ACT DISCLOSURE (ABOVE).

Borrower Name:	Date:	Co-Borrower Name:	Date:
Signature:		Signature:	
Email:		Email:	
Cell Phone:		Cell Phone:	

FIRST LINE HOME EQUITY LINE OF CREDIT
IMPORTANT TERMS OF OUR HOME EQUITY LINE OF CREDIT
1ST BANK OF SEA ISLE CITY

This disclosure contains important information about our HOME EQUITY LINE OF CREDIT. You should read this document carefully and keep a copy for your records.

If these terms change (other than the ANNUAL PERCENTAGE RATE) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you have paid to us or anyone else in connection with your application.

SECURITY INTEREST: We will take a mortgage on your home. You could lose your home if you do not meet the obligations in your agreement with us.

POSSIBLE ACTIONS: Under certain circumstances, we can terminate your line, require you to pay us the entire outstanding balance in one payment, and charge you certain fees if:

1. You engage in fraud or material misrepresentation in connection with this line.
2. You do not meet the repayment terms.
3. Your action or inaction adversely affects the collateral or our rights in the collateral.

Also, we can refuse to make additional extensions of credit or reduce your credit limit if:

1. The value of the dwelling securing the line decreases significantly below its appraised value for purposes of the line.
2. We reasonably believe you will not be able to meet the repayment requirements due to a material change in your financial circumstances.
3. You are in default of material obligation in the agreement.
4. Government action prevents us from imposing the ANNUAL PERCENTAGE RATE provided for or impairs our security interest such that the value of the interest is less than 120 percent of the credit line.
5. A regulatory agency has notified us that continued advanced would constitute an unsafe and unsound practice.
6. The maximum ANNUAL PERCENTAGE RATE is reached.

If you ask, we will give you more specific information concerning when we can take these actions.

MINIMUM PAYMENT REQUIREMENTS: You can obtain advances of credit for 10 years. This period is called the DRAW PERIOD. During the draw period of the line of credit, the required minimum monthly payment will be the monthly interest accrued on the outstanding balance as of the last calendar day of the previous month, or \$25.00, whichever is greater.

After the draw period ends, you will no longer be able to obtain credit advances and must pay the outstanding balance over 15 years. This period is called the REPAYMENT PERIOD. During the repayment period, payments will be due monthly. Your minimum monthly payment will equal 1/180th of the original balance that was outstanding at the end of the draw period plus the finance charges that have accrued on the remaining balance, OR \$25.00, whichever is greater.

MINIMUM PAYMENT EXAMPLE: If you made only the minimum monthly payments (interest only) during the draw period there would be no principal reduction; therefore, at the end of the draw period you still owe \$10,000.

During the repayment period you would make 180 monthly payments varying between \$109.73 and \$55.86.

FEES AND CHARGES: To open and maintain a line of credit, the following fees apply.

APPLICATION FEE: \$100.00

Costs associated with obtaining this line of credit estimated to be \$375.00-\$500.00

Annual Maintenance Fee: \$25.00

MINIMUM DRAW AND BALANCE REQUIREMENTS: There is no minimum credit advance requirement, nor minimum outstanding balance required.

TAX DEDUCTABILITY: You should consult a tax advisor regarding the deductibility of interest and charges for the line.

VARIABLE RATE INFORMATION: The line has a variable rate feature and the ANNUAL PERCENTAGE RATE (corresponding to the periodic rate) and the minimum payment can change as a result.

The ANNUAL PERCENTAGE RATE includes only interest and not other costs.

The ANNUAL PERCENTAGE RATE is based on the value on an index. The index is the highest prime rate published in the "Wall Street Journal" "Money Rates" table on the last day of the month. To determine the ANNUAL PERCENTAGE RATE that will apply, we add a margin to the value of the index.

Ask for the current index value, margin and ANNUAL PERCENTAGE RATE. After you open a credit line, rate information will be provided on periodic statements that we send you.

RATE CHANGES: The ANNUAL PERCENTAGE RATE can be changed each month. The maximum ANNUAL PERCENTAGE RATE that can apply is 16.00% and the minimum ANNUAL PERCENTAGE RATE that can apply is 4.50%. Except for this 16.00% "cap" and 4.50% "floor", there is no limit on the amount by which rate can change during any one-year period.

MAXIMUM RATE AND PAYMENT EXAMPLES: if you had an outstanding balance of \$10,000 during the draw period, the minimum monthly payment at maximum ANNUAL PERCENTAGE RATE of 16.00% would be \$133.33. This ANNUAL PERCENTAGE RATE could be reached during the first month of the draw period.

If you had an outstanding balance of \$10,000.00 at the beginning of the repayment period, the minimum monthly payment at the maximum ANNUAL PERCENTAGE RATE of 16.00% would be \$188.89. This ANNUAL PERCENTAGE RATE could be reached during the first month of the repayment period.

WHEN YOUR HOME IS ON THE LINE

WHAT YOU SHOULD DO ABOUT THE HOME EQUITY LINES OF CREDIT. More and more lenders are offering home equity lines of credit available for use when and how you please, at an interest rate that is relatively low. By using the equity in your home, you may qualify for a sizeable amount of credit, available for use when and how you please, at an interest rate that is relatively low. Furthermore, under the tax law, depending on your specific situation, you may be allowed to deduct the interest because the debt is secured by your home.

If you are in the market for credit, a home equity plan may be right for you or perhaps another form of credit would be better. Before making this decision, you should weigh carefully the costs of a home equity line against the benefits. Shop for the credit terms that best meet your borrowing needs without posing undue financial risk. Remember, failure to repay the loan could mean the loss of your home.

Many lenders set the credit limit on a home equity line by taking a percentage (75 percent) of the appraised value of the home and subtracting the balance owed on the existing mortgage. For example:

Appraisal of home	\$100,000
Percentage	x75%
Percentage of appraised value	\$75,000
Less mortgage debt	<u>\$-40,000</u>
Potential credit due	\$35,000

In determining your actual credit line, the lender will also consider your ability to repay, by looking at your income, debts and other financial obligations, as well as your credit history.

Home equity plans often set a fixed time during which you can borrow money such as 10 years. When this period is up, the plan may allow you to renew the credit line. But in a plan that does not allow renewals, you will not be able to borrow additional money once the time has expired. Some plans call for payment in full of any outstanding balance. Others may permit you to repay over a fixed time, for example, 10 years.

Once approved for the home equity plan, usually you will be able to borrow up to your credit limit whenever you want. Typically, you will be able to draw on your line by using special checks. Under some plans, borrowers can use a credit card or other means to borrow money and make purchases using the line; however, there may be limitations on how you use the line. Some plans may require you to borrow a minimum amount each time you draw the line (for example, \$300) and to keep a minimum amount outstanding. Some lenders may require that you take an addition advance when you first set up the line.

WHAT SHOULD YOU LOOK FOR WHEN SHOPPING FOR A PLAN? If you decide to apply for a home equity line, look for the plan that best meets your particular needs. Look carefully at the credit agreement and examine the terms and conditions of various plans, including the annual percentage rate (APR) and the costs you'll pay to establish the plan. The disclosed APR will NOT reflect the closing costs and other fees and charges, so you'll need to compare these costs, as well as the APR's, among lenders.

INTEREST RATE CHARGES AND PLAN FEATURE. Home equity plans typically involve variable interest rates rather than fixed rates. A variable rate must be based on a publicly available index (such as the prime rate published in some major daily newspapers or a U.S. Treasury bill rate): the interest rate will change, mirroring fluctuation in the index. To figure the interest rate that you will pay, most lenders add a margin, such as 2 percentage points, to the index value. Because the cost of borrowing is tied directly to the index rate, it is important to find out what index and margin each lender uses, how often the index changes, and how high it has risen in the past.

Sometimes lenders advertise a temporarily discounted rate for home equity lines - a rate that is unusually low and often lasts only for an introductory period, such as six months.

Variable-rate plans secured by a dwelling must have a ceiling (or cap) on how high your interest rate can climb over the life of the plan. Some variable - rate plans limit how much your payment may increase, and also how low your interest rate may fall if interest rates drop.

Some lenders may permit you to convert a variable rate to a fixed rate during the life of the plan, or to convert all or a portion of your line to a fixed - term installment loan.

Agreements generally will permit the lender to freeze or reduce your credit line under certain circumstances. For example, some variable-rate plans may not allow you to get additional funds during any period the interest rate reaches the cap.

COSTS TO OBTAIN A HOME EQUITY LINE. Many of the costs in setting up a home equity line of credit are similar to those you pay when you buy a home. For example:

- A fee for a property appraisal, which estimates the value of your home.
- An application fee, which may not be refundable if you are turned down for credit.
- Up-front charges, such as one or more points (one point equals one percent of the credit limit).
- Other closing costs, which include fees for attorneys, title search, mortgage preparation and filing, property and title insurance, as well as taxes.
- Certain fees during the plan. For example, some plans impose yearly membership or maintenance fees.
- You may also be charged a transaction fee every time you draw on the credit line.

You could also find yourself paying hundreds of dollars to establish the plan. If you were to draw only a small amount against your credit line; those charges and closing costs would substantially increase the costs of the funds borrowed. On the other hand, the lender's risk is lower for other forms of credit because your home serves as collateral. Thus, annual percentage rates for home equity lines are generally lower than rates for other types of credit. The interest you save could offset the initial costs of obtaining the line. In addition, some lenders may waive a portion or all of the closing costs.

HOW WILL YOU REPAY YOUR HOME EQUITY PLAN?

Before entering into a plan, consider how you will pay back any money you might borrow. Some plans set minimum payments that cover a portion of the principal (the amount you borrow) plus accrued interest. But, unlike the typical installment loan, the portion that goes toward principal may not be enough to repay the debt by the end of the term. Other plans may allow payments of interest alone during the life of the plan, which means that you pay nothing toward the principal. If you borrow \$10,000, you will owe that entire sum when the plan ends.

Regardless of the minimum payment required, you can pay more than the minimum and many lenders may give you a choice of payment options. Consumers often will choose to pay down the principal regularly as they do with other loans. For example, if you use the loan to buy a boat, you may want to pay it off as you would a typical boat loan.

Whatever your payment arrangements, during the life of the plan, whether you pay some, or a little or none of the principal amount of the loan - when the loan ends, you may have to pay the entire balance owed, all at once. You must be prepared to make this balloon payment by refinancing it with the lender, by obtaining a loan from another lender, or by some other means. If you are unable to make the balloon payment, you could lose your home.

With a variable rate, your monthly payments may change. Assume for example, that you borrow \$10,000 under a plan that calls for interest-only payments. At a 10 percent interest rate, your initial payments would be \$83 monthly. If the rate should rise over time to 15 percent, your payments will increase to \$125 per month. Even with the payments that cover interest plus some portion of the principal, there could be a similar increase in your monthly payment, unless the agreement calls for keeping payments level throughout the plan.

When you sell your home, you probably will be required to pay off your home equity line in full. If you are likely to sell your house in the near future, consider whether it makes sense to pay the up-front costs of setting up any equity credit line. Also keep in mind that leasing your home may be prohibited under the terms of your equity agreement.

COMPARING A LINE OF CREDIT AND TRADITIONAL SECOND MORTGAGE LOAN. If you are thinking about a home equity line of credit you also might want to consider a more traditional second mortgage loan. This type of loan provides you with a fixed amount of money repayable over a fixed period. Usually the payment schedule calls for equal payments that will pay off the entire loan within that time. You might consider a traditional second mortgage loan instead of a home equity line if, for example, you need a set amount for a specific purpose, such as an addition to your home.

In deciding which type of loan that best suits your needs, consider the costs under the two alternatives. Look at the APR and other charges. You cannot, however, simply compare the APR for a traditional mortgage loan with the APR for a home equity line because the APR's are figured differently.

- The APR for a traditional mortgage takes into account the interest rate charges plus points and other finance charges
- The APR for a home equity line is based on the periodic interest rate alone. It does not include points or other charges.

DISCLOSURES FROM LENDERS. The Truth in Lending Act requires lenders to disclose the important terms and costs of their home equity plans, including the APR, miscellaneous charges, the payment terms and information about any variable-rate features. And in general, neither the lender nor anyone else may charge a fee until after you have received this information. You usually get these disclosures when you receive an application form, and you should get additional disclosures before the plan is opened. If any term has changed before the plan is opened (other than a variable-rate feature), the lender must return all fees if you decide not to enter into the plan because of the changed term.

When you open a home equity line, the transaction puts your home at risk. The Truth in Lending Act gives you three days from the day the account was opened to cancel the credit line. The right allows you to change your mind for any reason. You simply inform the creditor in writing within the three-day period. The creditor must then cancel the security interest in your home and return all fees - including any application and appraisal fees - paid in opening the account.

WHERE TO GO FOR HELP

The following federal agencies are responsible for enforcing the federal Truth in Lending Act, the law that governs credit term disclosure for Home equity lines. Any questions concerning compliance with the act by a particular financial institution should be directed to its enforcement agency.

Office of the Comptroller of the Currency
Communications Division
Washington, DC 20219
(202) 874-5000
publicaffairs3@occ.treas.gov

CHECKLIST

Ask your lender to help fill out this checklist.

PLAN A

PLAN B

BASIC FEATURES

Fixed annual percentage rate.....
Variable annual percentage rate.....
Index used and current value.....
Amount of margin.....
Current Rate.....
Frequency of rate adjustments.....
Amount/length of discount (if any).....
Interest rate caps.....

LENGTH OF PLAN

Draw period.....
Repayment period.....

INITIAL FEES

Appraisal Fee.....
Closing Costs.....
Application Fee.....

REPAYMENT TERMS

During the draw period
Interest and principal payments.....
Interest only payment.....
Fully amortizing payments.....
When the draw period ends
Balloon Payment.....
Renewal available.....
Refinancing of balance by lender.....

GLOSSARY

Annual membership or participation fee: An amount that is charged regardless of whether or not you use the line.

Annual percentage rate (APR): The cost of credit on a yearly basis expressed as a percentage.

Application fee: Fees that are paid upon application. An application fee may include charges for property appraisal and credit report.

Balloon payment: A lump-sum payment that you may be required to make under a plan when the plan ends.

Cap: A limit on how much the variable-interest rate can increase during the life of the plan.

Closing costs: Fees paid at closing, including attorneys' fees, fees for preparing and filing a mortgage, for taxes, title search and insurance.

Credit limit: The maximum amount that you can borrow under the home equity plan.

Equity: The difference between the fair market value (appraised value) of your home and your outstanding mortgage balance.

Floor: The minimum variable-interest rate on this loan.

Index: The base for rate changes that the lender uses to decide how much the annual percentage rate will change over time.

Interest rate: The periodic charge, expressed as a percentage, for use of credit.

Margin: The number of percentage points the lender adds to the index rate to determine the annual percentage rate to be charged.

Minimum payment: The minimum amount that you must pay (usually monthly) on your account. In some plans, the minimum payment may include principal and interest.

Points: A point is equal to one percent of the amount of your credit line. Points are usually collected at closing and are in addition to monthly interest.

Security interest: An interest that a lender takes in the borrower's property to assure repayment of a debt.

Transaction fee: A fee charged each time you draw on your credit line.



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Home Equity Loan Application

Check Loan Application Type ☐ Home Equity Credit Line ☐ Fixed Rate Home Equity Loan ☐ Variable Rate Home Equity Loan

Date Received:				Case #			
PLEASE INDICATE IF YOU ARE A: <input type="checkbox"/> CURRENT OR <input type="checkbox"/> PREVIOUS CUSTOMER IF SO <input type="checkbox"/> LOAN <input type="checkbox"/> MORTGAGE <input type="checkbox"/> SAVINGS <input type="checkbox"/> NOW ACCT			RATE	TERM	AMOUNT REQUESTED \$	PROPERTY TYPE <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> CONDO <input type="checkbox"/> 2-4 FAMILY DWELLING <input type="checkbox"/> PUD <input type="checkbox"/> OTHER	
Address of property to be secured			Date purchased	Cash down payment	Purchase price \$	Present value of home \$	
Name of all persons on deed				Mortgage type: Is your present mortgage a <input type="checkbox"/> Fixed Rate _____ yrs <input type="checkbox"/> ARM <input type="checkbox"/> Balloon Mortgage Due On: _____		Current Mortgage Rate	
Yr. House Built	# of Rooms	# of Bedrooms	# Bathrooms				
BORROWER				CO-BORROWER			
Name		Date of Birth:		Name		Date of Birth:	
		Mo. _____ Day _____ Yr. _____				Mo. _____ Day _____ Yr. _____	
Present Address		No.Yrs. _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent		Present Address		No.Yrs. _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent	
Street _____				Street _____			
City/State/Zip _____				City/State/Zip _____			
Former Address if less than 2 years at present address				Former Address if less than 2 years at present address			
Street _____				Street _____			
City/State/Zip _____				City/State/Zip _____			
No.Yrs. at former address _____		<input type="checkbox"/> Own <input type="checkbox"/> Rent		No.Yrs. at former address _____		<input type="checkbox"/> Own <input type="checkbox"/> Rent	
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)				<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)			
Dep. Other than listed by Co-Borr. No. _____ Ages: _____				Dep. Other than listed by Borr. No. _____ Ages: _____			
Name and Address of Employer		Years on this job: _____ Years employed in this profession?: _____ <input type="checkbox"/> Self-Employed		Name and Address of Employer		Years on this job: _____ Years employed in this profession?: _____ <input type="checkbox"/> Self-Employed	
Position/Title		Type of Business		Position/Title		Type of Business	
SS# _____	Home Phone () _____	Business Phone () _____	SS# _____	Home Phone () _____	Business Phone () _____		
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? Amount owed \$				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? Amount owed \$			
Name & Address of nearest Relative not living with you:		Relationship	Home Phone () _____	Name & Address of nearest Relative not living with you:		Relationship	Home Phone () _____
IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO YEARS, COMPLETE THE FOLLOWING							
B/C	Previous Employer/School	City/State	Type of Business	Position/Title	Dates: From/T	Monthly Income	
GROSS MONTHLY INCOME				BANK	ACCOUNT NO.	NAME & ADDRESS OF DEPOSITORY	
Item	Borrower	Co-Borrower	Total	Checking			
Employee Income	\$	\$	\$				
Other† (Before Completing, see notice Under describe other Income below)				Savings			
Total	\$	\$	\$				
DESCRIBE OTHER INCOME							
↓ B-Borrower C-Co-Borrower		NOTICE: <input type="checkbox"/> Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered as a basis for repaying the loan.					Monthly Amount



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DEBTS: List all fixed obligations and installment accounts. (If more space is needed list on attached sheets)*
If no outstanding debt, list three previous credit references.

B-Borrower		Creditor's Name and Address	Account No.	Date Incurred	Original Amount	Present Balance	Monthly Payment	Check if debt To be paid off
C-Co-Borrower	Name & Address of 1 st Mortgage Holder on Secured Property				\$	\$	\$	
Secured Property	Second Lien on Secured Property							
Other Real Estate	List Mortgages on Other Real Estate Owned & Addresses							
Auto	Lien Holder	Yr. & Make						
	Lien Holder	Yr. & Make						
Other Installment or Credit Card Debt								
List any additional names under which credit has previously been received:			If not included in monthly mortgage payment enter the following:					
			Monthly payment for Tax and Insurance ▶					
			Monthly payment for Home Owner Association Dues ▶					
			Total Monthly Obligations ▶					

IMPORTANT-APPLICANT PLEASE READ BEFORE SIGNING

If you intend to apply for joint credit, please initial here (Applicant) _____ (Co-Applicant) _____

I/We () do or () do not occupy the property as my/our primary residence.

I/We understand that it may be a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning Any of the above facts as applicable under the provisions of the United States Criminal Code.

Everything that I/We have stated in this application is correct to the best of my/our knowledge. I/We understand that you will retain this application whether or not it is approved. You are authorized to check my/our credit and employment history and answer questions about your credit experiences with me.

Borrowers Signature Date _____ Co-Borrowers Signature Date _____

DO NOT WRITE BELOW THIS LINE - BANK USE ONLY

Application Fee _____
Search _____
Appraisal _____



Demographic Information Addendum. This section asks about your ethnicity, sex, and race.**Demographic Information of Borrower**

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- ☐ Hispanic or Latino
☐ Mexican ☐ Puerto Rican ☐ Cuban
☐ Other Hispanic or Latino – *Print origin:* _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- ☐ Not Hispanic or Latino
☐ I do not wish to provide this information

Sex

- ☐ Female
☐ Male
☐ I do not wish to provide this information

Race: Check one or more

- ☐ American Indian or Alaska Native – *Print name of enrolled or principal tribe:* _____

- ☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian – *Print race:* _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- ☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
☐ Other Pacific Islander – *Print race:* _____

For example: Fijian, Tongan, and so on.

- ☐ White
☐ I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

The Demographic Information was provided through:

- ☐ Face-to-Face Interview (includes Electronic Media w/ Video Component) ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

Borrower Name: _____

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.**Demographic Information of Borrower**

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- ☐ Hispanic or Latino
☐ Mexican ☐ Puerto Rican ☐ Cuban
☐ Other Hispanic or Latino – *Print origin:* _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- ☐ Not Hispanic or Latino
☐ I do not wish to provide this information

Sex

- ☐ Female
☐ Male
☐ I do not wish to provide this information

Race: Check one or more

- ☐ American Indian or Alaska Native – *Print name of enrolled or principal tribe:* _____

- ☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian – *Print race:* _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- ☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
☐ Other Pacific Islander – *Print race:* _____

For example: Fijian, Tongan, and so on.

- ☐ White
☐ I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES
Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

The Demographic Information was provided through:

- ☐ Face-to-Face Interview (includes Electronic Media w/ Video Component) ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

Borrower Name: _____



1st Bank of Sea Isle City
Loan Center
137 J.F. Kennedy Blvd.
Sea Isle City, NJ 08243
Ph: 609.263.7823 FAX: 609.263.9179
www.1stbankseaisle.com

Information for Government Monitoring Purposes

The following information is requested by the federal government for certain types of loans related to a dwelling, in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the Lender is required to note race, ethnicity and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below.

BORROWER

CO-BORROWER

☐ I do NOT wish to furnish this information

☐ I do NOT wish to furnish this information

Ethnicity

- ☐ Hispanic or Latino
☐ Not Hispanic or Latino

Ethnicity

- ☐ Hispanic or Latino
☐ Not Hispanic or Latino

Race or National Origin:

- ☐ American Indian or Alaskan Native
☐ Asian
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ White

Race or National Origin:

- ☐ American Indian or Alaskan Native
☐ Asian
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ White

Sex:

- ☐ Female ☐ Male

Sex:

- ☐ Female ☐ Male

To be Completed by Interviewer:	Officer's Name	Name of Officers Employer		
	Officer's Signature	Address (Officer's Employer)		
This application was taken: <input type="checkbox"/> Face-to-Face Interview <input type="checkbox"/> By Mail <input type="checkbox"/> By Telephone	Officer's Phone	City	State	Zip
	Applicants Name	Date		
	Co-Applicants Name			



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**1st Line Home Equity Line of Credit
Important Addendum
To Loan Application**

ELIGIBLE BORROWERS

To be considered for a Home Equity Loan, the applicant must have ownership interest in the property to be secured or reside in the secured property with a co-applicant who has ownership interest.

PLEASE PROVIDE THE FOLLOWING INFORMATION TO COMPLETE YOUR APPLICATION

Purpose of Loan:

BORROWER

Are you a United States Citizen? ☐ Yes ☐ No

If not, please provide your Nationality: _____

Borrowers Signature: _____

Date: _____

CO-BORROWER

Are you a United States Citizen? ☐ Yes ☐ No

If not, please provide your Nationality: _____

Co-Borrowers Signature: _____

Date: _____



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Schedule of Real Estate Owned

Please fully complete this page if you own properties other than your primary home.

Borrower			
Co-Borrower			
Primary Address	City	State	Zip

If additional space is needed, please re-print this page

(SH) Second Home (I) Investment Property (R) Rental (PS) Pending Sale (S) Sold ↓						
		Market Value	Current Mortgage Amount	Gross Rental Income	Monthly Mortgage Payment	Interest Rate
	Property Address	\$	\$	\$	\$	
	Mortgage Holder (Name & Address)	Annual Insurance	Annual Taxes	Are taxes and insurance included in monthly Mortgage payment?		
		Market Value	Current Mortgage Amount	Gross Rental Income	Monthly Mortgage Payment	Interest Rate
	Property Address	\$	\$	\$	\$	\$
	Mortgage Holder (Name & Address)	Annual Insurance	Annual Taxes	Are taxes and insurance included in monthly Mortgage payment?		
		Market Value	Current Mortgage Amount	Gross Rental Income	Monthly Mortgage Payment	Interest Rate
	Property Address	\$	\$	\$	\$	\$
	Mortgage Holder (Name & Address)	Annual Insurance	Annual Taxes	Are taxes and insurance included in monthly Mortgage payment?		
		Market Value	Current Mortgage Amount	Gross Rental Income	Monthly Mortgage Payment	Interest Rate
	Property Address	\$	\$	\$	\$	\$
	Mortgage Holder (Name & Address)	Annual Insurance	Annual Taxes	Are taxes and insurance included in monthly Mortgage payment?		



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DISCLOSURE OF RIGHT TO RECEIVE COPY OF APPRAISAL

We may order an appraisal to determine the property value and charge you for this appraisal. We will promptly give you a copy of the appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

By signing below, Applicant acknowledges receipt of this appraisal notice.

Applicant

Date

Applicant

Date



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1st Line Home Equity Line of Credit
Credit Report
Authorization Form

Credit Report Authorization Form

Acknowledgement

In connection with all loan applications and/or requests for financing, 1st Bank of Sea Isle City utilizes Factual Data as the authorized consumer credit report provider. Credit report inquiries made by 1st Bank of Sea Isle City will appear on the inquiring parties list as Factual Data.

1st Bank of Sea Isle City intends to use the consumer credit report for the purpose of evaluating my financial status and creditworthiness.

The consumer credit report will be kept on file at 1st Bank Loan Center for use only by the lending staff. This information will not be disclosed to anyone without my written consent.

Furthermore, I understand that should I receive financing through 1st Bank of Sea Isle City updated credit reports may be obtained throughout the term of the loan.

Authorization is hereby granted to *1st Bank of Sea Isle City* to obtain a tri-merged consumer credit report on the undersigned borrower(s) for the purpose of evaluating the financial status. Photocopy or facsimile of this form may be deemed the equivalent of the original signed form to be maintained in the 1st Bank of Sea Isle City files.

Borrower(s) Full Name

Signature

Date of Birth S.S. Number

Present Address

City

State Zip Code

Co-Borrower(s) Full Name

Signature

Date of Birth S.S. Number

Present Address

City

State Zip Code



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1st Line Home Equity Line of Credit General Authorization Letter

Borrower 1			
Address	City	State	Zip
Borrower 2			
Address	City	State	Zip

To Whom It May Concern:

I/We have applied for credit and hereby authorize you to release to 1st Bank of Sea Isle City, the requested information on the attached form concerning:

1. Employment history, dates, title, income, hours worked, etc.
2. Banking and Savings accounts of record.
3. Mortgage Loan Rating (opening date, high credit, payment amount, loan balance and payment record)
4. Any information necessary in connection with a consumer credit report for an application of credit.
5. Payoffs and authorization for closing/freezing revolving credit to further advances.
6. Re-Verification of information after closing for quality assurance needs.

The information is for the confidential use of the lender in determining my/our credit worthiness for a consumer loan or to confirm information that has been supplied. In addition, I/We are aware that the documentation supplied is subject to Re-verification after the date of the loan disbursement.

A photographic or fax copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original. The original signed form is maintained in the 1st Bank of Sea Isle City file.

Your prompt reply is appreciated.

Signed,

Borrower 1 Signature	Social Security #	
Borrower 1 Print Name	Date	
Borrower 2 Signature	Social Security #	Date
Borrower 2 Print Name		

Request for Transcript of Tax Return

OMB No. 1545-1872

► Request may be rejected if the form is incomplete or illegible.

► For more information about Form 4506-T, visit www.irs.gov/form4506t.

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	

Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

- 6 Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ►
- a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days ☐
- b Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days ☐
- c Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days ☐
- 7 Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days ☐
- 8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days ☐

Caution. If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

- 9 Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

Sign Here	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

Caution. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note. If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

Mail or fax to:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301
	512-460-2272

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888
	559-456-7227

Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
	816-292-6102

Chart for all other transcripts

If you lived in or your business was in:

Mail or fax to:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
	801-620-6922

Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
	859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P. O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party—Business.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form, 10 min.; Preparing the form, 12 min.; and Copying, assembling, and sending the form to the IRS, 20 min.**

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

FACTS**WHAT DOES 1ST BANK OF SEA ISLE CITY
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 Account balances
- Credit history and Overdraft history
- Checking account information and Employment information

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 1st Bank of Sea Isle City chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 1st Bank of Sea Isle City 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	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 609-263-4102 or go to www.1stbankseaisle.com

What we do

How does 1st Bank of Sea Isle City 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.
How does 1st Bank of Sea Isle City 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 Apply for a loan - Use your credit or debit card or Give us your contact information - Show your driver's license <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> <ul style="list-style-type: none"> - <i>1st Bank of Sea Isle City has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>1st Bank of Sea Isle City does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> - <i>1st Bank of Sea Isle City doesn't jointly market.</i>



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**How Did You
Hear of 1st Bank?**

**Thank you for choosing 1st Bank of Sea Isle City for your
Home Equity Line of Credit Loan.**

We are very interested in hearing how you heard about 1st Bank. Please take a moment to complete this form, and return it along with your application.

Please make your choice(s) below and include name(s) and/or location:

- ☐ Branch Referral: _____
- ☐ Newspaper Ad: _____
- ☐ Personal Friend: _____
- ☐ Direct Mail Ad: _____
- ☐ Realtor: _____
- ☐ Other: _____

Please include your information below. Thank you for your patronage and we hope to be of continued service.

Borrower's Name(s)		
Property Address		
City	State	Zip