

(Closed end, unsecured/secured credit)

CREDIT APPLICATION

IMPORTANT: Read these directions before completing this application.

Bank of Delight
P.O. Box 68
Delight, AR 71940
(870) 379-2293

Bank of Delight
P.O. Box 650
Prescott, AR 71857
(870) 887-2661

Bank of Delight
P.O. Box 40
Gurdon, AR 71743
(870) 406-3501

Check Appropriate Box

If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A and D. If the requested credit is to be secured, also complete the first part of Section C and Section E.

If you are applying for joint credit with another person, complete all Sections except E, providing information in B about the joint applicant. If the requested credit is to be secured then complete Section E.

If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections except E to the extent possible, providing information in B about the person on whose alimony, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section E.

Amount Requested \$ Payment Date Desired Proceeds of Credit to be used for

SECTION A INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): Birth Date: / /

Present Street Address: Years There:

City: State: Zip Code: Telephone Number:

Social Security No.: Driver's License No.:

Mailing Address: Years There:

City: State: Zip Code:

Present Employer: Years There: Telephone No.:

Position or Title: Name of Supervisor: Employer's Address:

Previous Employer: Years There: Previous Employer's Address:

Present net salary or commission: \$ per No. Dependents: Ages:

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support separate maintenance received under: court order written agreement oral understanding

Other income: \$ per Source of other income:

Is any income listed in this section likely to be reduced before the credit is paid off? Yes (explain in detail on separate sheet) No

Have you ever received credit from us? When? Office:

Checking Account Number: Institution and Branch:

Savings Account Number: Institution and Branch:

Name of nearest relative not living with you: Telephone:

Relationship: Address:

SECTION B INFORMATION REGARDING JOINT APPLICANT OR OTHER PARTY (Use separate sheets if necessary.)

Full Name (Last, First, Middle): Birth Date: / /

Relationship to Applicant (if any):

Present Street Address: Years There:

City: State: Zip Code: Telephone:

Social Security Number: Driver's License Number:

Present Employer: Years There: Position or Title:

Name of Supervisor: Employer's Address

Previous Employer: Years There: Previous Employer's Address:

Present Net salary or commission: \$ per No. dependents: Ages:

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support separate maintenance received under: court order written agreement oral understanding

Other income: \$ per Source of other income:

Is any income listed in this Section likely to be reduced before the credit requested is paid off? Yes (explain in detail on separate sheet.) No

Checking Account Number: Institution and Branch:

Savings Account Number: Institution and Branch:

Name of nearest relative not living with joint applicant or other party: Telephone:

Relationship: Address:

SECTION C

MARITAL STATUS

(Do not complete if this is an application for individual unsecured credit.)

Applicant

Married

Separated

Unmarried (including single, divorced, and widowed)

Other Party

Married

Separated

Unmarried (including single, divorced, and widowed)

SECTION D

ASSETS AND DEBT INFORMATION

(If section B has been completed, this section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A". If Section B was not completed, only give information about the Applicant in this section.

ASSETS OWNED

(Use separate sheet if necessary.)

Description of Assets	Value	Subject to Debt (yes/no)	Name(s) of Owner
Cash	\$		
Automobiles (Make, Model, Year)			
Cash Value of Life Insurance (Issuer, Face Value)			
Real Estate, Date Acquired			
Marketable Securities (Issuer, Type, No. of Shares)			
Other (List)			
Total Assets	\$		

OUTSTANDING DEBTS

(Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

Creditor	Type of Debt or Account Number	Name in Which Account is Carried	Original Debt	Present Balance	Monthly Payments	Past Due? Yes/No
1. (Landlord or Mortgage Holder)	<div><div></div>Rent Pmt.</div> <div><div></div>Mortgage</div>		\$ (omit rent)	\$ (omit rent)	\$	
2.						
3.						
TOTAL DEBTS			\$	\$	\$	

Credit References

Date Paid

1.

\$

2.

\$

Are you a co-maker, endorser, or guarantor on any loan or contract?

yes

no.

If "yes" for whom?

to whom?

Are there any unsatisfied judgments against you?

yes

no.

If "yes", for whom?

to whom?

Have you been declared bankrupt in the last 14 years?

yes

no.

If "yes" where?

Year

Other obligation — (e.g. liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

SECTION E

SECURED CREDIT

(complete only if credit is to be secured.)

Briefly describe the property to be given as security:

and list names and addresses of co-owners of the property. Name

Address

If the security is real estate, give the full name of your spouse (if any):

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

Applicant's signature

Date

Other Signature (where applicable)

Date

Regulation B Notice of Intent to Apply for Joint Credit

Lender

Bank of Delight
P. O. Box 88
Delight, AR 71940

Date: _____

Notice

We intend to apply for joint credit.

Acknowledgment

By signing below, we acknowledge the intention to apply for joint credit on today's date.

X _____

X _____

X _____

X _____

FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product or annuity in connection with this extension of credit. **FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:**

1. My purchase of an insurance product or annuity from you or from any of your affiliates; or
2. My agreement not to obtain, or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.

By signing, I acknowledge that I have received a copy of this form on today's date. Unless this disclosure is provided electronically or I have applied for credit by mail, I also acknowledge that you have provided this disclosure to me orally.

Consumer	Date
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Consumer Date

FACTS

WHAT DOES 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?	<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 your address, telephone number, and date of birth; • Credit History and other information we receive from a consumer reporting agency; • Payment History and information about your transactions with us or others. <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Bank of Delight chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does Bank of Delight 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 (870) 379-2293 or go to www.bankofdelight.com
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Who we are:**Who is providing this notice?**

Bank of Delight, P.O. Box 68, Delight, AR 71940

What we do:**How does Bank of Delight 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. Also, our employees are educated about the importance of confidentiality and customer privacy.

How does Bank of Delight collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your debit card

The Bank of Delight does not share your nonpublic personal information except as permitted by law.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes-information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliated to market to you

State laws and individual companies may give you additional right to limit sharing.

Definitions:**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- The Bank of Delight does not have any affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- The Bank of Delight does not have any joint marketing agreements.

Other important information:

The Bank of Delight works hard to keep your data secure. You can help by following these tips to protect your data:

1. Store personal data in a safe place and tear up or shred old receipts and account statements;
2. Protect your PINs and other passwords. Do not share them with anyone unless it's for a service or a transaction you requested.
3. Do not respond to emails or phone calls requesting account numbers, passwords, or PINs. Call the institution to verify the legitimacy of the email or phone call.
4. Check account statements carefully to ensure all charges, checks, or withdrawals are authorized.
5. Guard your mail from theft. Promptly remove incoming mail.