

CHECKING RESERVE
OVERDRAFT PROTECTION LINE OF CREDIT
APPLICATION

Toll-Free: 800-287-0752

www.FranklinSavings.com

FARMINGTON Phone: 207-778-2900
 Fax: 207-779-1223

RUMFORD Phone: 207-364-7866
 Fax: 207-369-0488

WILTON Phone: 207-645-2583
 Fax: 207-645-5116

JAY Phone: 207-897-3982
 Fax: 207-897-6385

RANGELEY Phone: 207-864-3386
 Fax: 207-864-3523

SKOWHEGAN Phone: 207-474-5574
 Fax: 207-474-2013

ELLSWORTH Phone: 207-610-5068
 Fax: 207-610-5067

MT. BLUE Phone: 207-778-5268

Franklin
 Savings Bank

EQUAL CREDIT OPPORTUNITY ACT 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 Federal Reserve Consumer Help Center, P.O. Box 1200, Minneapolis, MN 55480.



CGA-FP Checking Reserve 10/21



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Write yourself a loan when you need it most!

With Checking Reserve, you can relax with the knowledge your checks, card transactions and other debits will be honored.

Checking Reserve combines our deposit and lending services to create a cash reserve just for you. You decide in advance the amount of your Checking Reserve. It is a pre-approved loan standing by, ready to activate, should your checking account ever become overdrawn.

Best of all, *it costs you nothing unless you use it.* When and if you overdraw your checking account, you pay only interest on the amount of money you use and the length of time during which you use it.

ABOUT THIS ACCOUNT
INTEREST RATE & INTEREST CHARGES

Annual Percentage Rate (APR) for all transactions	15.00%
Interest payment method	You will be charged interest beginning on the transaction date
Annual Fee	None
Transaction Fees	None
Penalty Fees	None
How your balance is calculated	We use a method called "daily balance," which includes new purchases. You can see more details on your account agreement.
Billing Rights	See your account agreement for information on your rights to dispute transactions and how to exercise those rights.

Each month in your Hometown Checking, NOW, Senior Checking or Money Market account statement, we will include a statement detailing the activity, if any, of your Checking Reserve. This includes your current payment due, any finance charges, and the remaining credit available in your account. You may pay all or part of the unpaid principal balance at any time to reduce interest costs. Each month a payment will be automatically deducted from your Hometown Checking, NOW, Senior Checking or Money Market account in an amount equal to the lesser of the outstanding balance or \$50.00, plus the accrued interest as of the billing date.

Start your Checking Reserve account now by simply filling out this application. Drop the completed application at any Franklin Savings Bank location or mail it to PO Box 825, Farmington, ME 04938-0825.

FOR INTERNAL USE ONLY:				
Checking Account Number	Branch	Approving Officer	Credit Line Approved	Date
<p>IMPORTANT APPLICATION INFORMATION: Federal Law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.</p>				
CREDIT AMOUNT REQUESTED				
Credit Line Amount Requested (Minimum of \$500):			\$	
TYPE OF CREDIT REQUESTED				
Please Check One:				
<input type="checkbox"/>	Individual Credit Line:	Relying solely on my income		
<input type="checkbox"/>	Individual Credit Line:	Relying on my income as well as income from other sources		
<input type="checkbox"/>	Joint Credit Line:	We intend to apply for joint credit. (Initial boxes only if applying jointly)		Applicant Initials: <input style="width: 50px;" type="text"/> Co-Applicant Initials: <input style="width: 50px;" type="text"/>
INDIVIDUAL APPLICANT INFORMATION				
Name (Last, First, Middle)		Date of Birth	Social Security Number	
Address (Street, City, State & Zip)		Do You Rent or Own?	Years at Present Address	
Previous Address (Complete if less than 3 years at present address)		Do You Rent or Own?	Years at Previous Address	
Home Phone	Driver's License No.	Issuing State	Date of Issue	Date of Expiration
Present Employer (Company Name & Address)			Position or Title	
Gross Salary (Salary Per Month) \$		Years Employed	Business Phone	
Previous Employer (Company Name & Address)		Years Employed	Business Phone	
<p>Other Sources of Income: 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.</p>				
Other Sources of Income			Amount Per Month \$	
Name & Address of Nearest Relative Not Living With You		Relationship	Home Phone	
Have you previously received credit from us? If yes, when?				
CO-APPLICANT INFORMATION OR OTHER PARTY INFORMATION				
Name (Last, First, Middle)		Date of Birth	Social Security Number	
Address (Street, City, State & Zip)		Do You Rent or Own?	Years at Present Address	
Previous Address (Complete if less than 3 years at present address)		Do You Rent or Own?	Years at Previous Address	
Home Phone	Driver's License No.	Issuing State	Date of Issue	Date of Expiration
Present Employer (Company Name & Address)			Position or Title	
Gross Salary (Salary Per Month) \$		Years Employed	Business Phone	
Previous Employer (Company Name & Address)		Years Employed	Business Phone	
<p>Other Sources of Income: 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.</p>				
Other Sources of Income			Amount Per Month \$	
Relationship to Applicant				
Name & Address of Nearest Relative Not Living With You		Relationship	Home Phone	
Has Joint Applicant or Other Party previously received credit from us? If yes, when?				
ASSETS OWNED				
Description of Assets (Bank Accounts, Real Estate, Automobiles)	Name In Which Account is Held	Value		
		\$		
		\$		
		\$		
		\$		
		\$		
OUTSTANDING DEBTS				
Creditor Name (Credit/Charge Accounts, Installment Loans, Mortgage, Rent and Other)	Name In Which Account is Held	Present Balance	Monthly Payment	
Mortgage Holder or Landlord		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
<p>NOTICE TO ALL APPLICANTS: A Consumer Report may be requested in connection with this application for credit or any future update, renewal, or extension of such credit. Upon request, you will be informed whether or not a consumer report was requested. If a report was requested, you will be informed of the name and address of the consumer reporting agency that furnished the report.</p>				
<p>AUTHORIZATION AND ACKNOWLEDGEMENT: I certify that everything I have stated in this application and on any attachments is correct. Lender may keep this application whether or not it is approved. By signing below I authorize Lender to check my credit and employment history and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update credit information at Lender's request if my financial condition changes.</p>				
Signature of Applicant		Signature of Co-Applicant		Date