



Personal Credit Line

The **Personal Credit Line (PCL)** has been designed for easy use by qualified customers. It provides simple management of your personal checking and loan activities – all in one simple program. This service enables you to initiate a loan by using your personal checking account. It is the quickest, easiest way to have money at your disposal. Through your Personal Credit Line, you will have the assurance that your debit activities will be covered, even though you may not have an immediate balance in your checking account.

Applying is easy:

Fill out the PCL application and return it to us. To be eligible you must qualify and have a personal checking account with First United. You may qualify for a credit line of between \$1,000 and \$10,000.

Once your PCL is established, you will be able to access your funds in several ways. You can:

- Write a check
- Use your VISA debit card
- Transfer funds online or by phone

Apply today for your Personal Credit Line by following the steps below or call our Customer Care Center, toll-free, at 1-888-692-2654 to apply over the phone.

How can you benefit:

- **FAST LOAN SERVICE** – A Personal Credit Line gives the flexibility of instant credit without having to apply for a separate loan each time you need extra funds.
- **USE YOUR LINE AGAIN AND AGAIN** – As you make payments, your line of credit is replenished and your funds become available to use again.
- **OVERDRAFT PROTECTION** – Your PCL will cover any overdrafts in your checking account by automatically advancing funds in increments of \$100.

MyBank.com 1-888-692-2654



Member FDIC. Subject to credit approval. Fees may apply. All applicants must be 18 years of age. Finance charges apply on loan balances.



First United
Bank & Trust



Personal Credit Line Application

COMPLETION INSTRUCTIONS FOR CO-APPLICANTS OR CO-BORROWERS

(a) If you are applying for joint credit or will be permitted to use the account, complete the Co-Applicant section as a Co-Borrower. (b) If the Applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested, complete the Co-Applicant Information section with regard to the Applicant's spouse.

**Check
Appropriate
Box**

- If you are applying for an individual account in your own name and relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit required, complete Personal Information and Financial Data Sections.
- If you are applying for a joint account or an account that you and another person will use, complete all sections, providing information about the joint applicant user.

We intend to apply for joint credit _____
APPLICANT CO-APPLICANT

APPLICANT/BORROWER INFORMATION						
FIRST NAME	MIDDLE NAME	LAST NAME			SOCIAL SECURITY NUMBER	DATE OF BIRTH Mo. Day Yr.
HOME ADDRESS, NUMBER, STREET NAME (Apt. #)				CITY	STATE	ZIP
				HOME PHONE ()	Driver's License #	
MAILING ADDRESS (If different than home address)				CITY	STATE	ZIP
				EMAIL ADDRESS		
PREVIOUS ADDRESS (If less than 3 years at current number, street name (apt. #), city, state, zip)				HOW LONG AT CURRENT ADDRESS? _____		MONTHLY RENT OR MORTGAGE PAYMENT?
				<input type="checkbox"/> Own <input type="checkbox"/> Parents <input type="checkbox"/> Rent <input type="checkbox"/> Other		
SELF EMPLOYED <small>(Must be in same business for 3 years. Attach last 2 years' tax returns)</small>	EMPLOYER/BUSINESS NAME			NAME & PHONE NUMBER OF FRIEND/RELATIVE NOT LIVING WITH YOU		
Self-Employed <input type="checkbox"/> Yes <input type="checkbox"/> No						
YOUR POSITION	BUSINESS PHONE ()	COMPLETE BUSINESS ADDRESS (Number, street name, city, state, zip)				
OTHER INCOME	<small>(Alimony, child support, or separate maintenance income need not be revealed by you if you do not wish to have it considered as a basis of repayment. You may reveal this type of income if you wish to have it considered as a source of repayment.)</small>			HOW LONG THERE? Yrs. Mos.	YOUR MONTHLY SALARY BEFORE TAXES \$	
OTHER MONTHLY PRE-TAX INCOME				U.S. Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No		
SOURCE OF OTHER INCOME				If Not a U.S. Citizen: Country of Citizenship		

CO-APPLICANT/CO-BORROWER INFORMATION						
FIRST NAME	MIDDLE NAME	LAST NAME			SOCIAL SECURITY NUMBER	DATE OF BIRTH Mo. Day Yr.
HOME ADDRESS, NUMBER, STREET NAME (Apt. #)				CITY	STATE	ZIP
				HOME PHONE ()	Driver's License #	
MAILING ADDRESS (If different than home address)				CITY	STATE	ZIP
				EMAIL ADDRESS		
PREVIOUS ADDRESS (If less than 3 years at current number, street name (apt. #), city, state, zip)				HOW LONG AT CURRENT ADDRESS? _____		MONTHLY RENT OR MORTGAGE PAYMENT?
				<input type="checkbox"/> Own <input type="checkbox"/> Parents <input type="checkbox"/> Rent <input type="checkbox"/> Other		
SELF EMPLOYED <small>(Must be in same business for 3 years. Attach last 2 years' tax returns)</small>	EMPLOYER/BUSINESS NAME			NAME & PHONE NUMBER OF FRIEND/RELATIVE NOT LIVING WITH YOU		
Self-Employed <input type="checkbox"/> Yes <input type="checkbox"/> No						
YOUR POSITION	BUSINESS PHONE ()	COMPLETE BUSINESS ADDRESS (Number, street name, city, state, zip)				
OTHER INCOME	<small>(Alimony, child support, or separate maintenance income need not be revealed by you if you do not wish to have it considered as a basis of repayment. You may reveal this type of income if you wish to have it considered as a source of repayment.)</small>			HOW LONG THERE? Yrs. Mos.	YOUR MONTHLY SALARY BEFORE TAXES \$	
OTHER MONTHLY PRE-TAX INCOME				U.S. Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No		
SOURCE OF OTHER INCOME				If Not a U.S. Citizen: Country of Citizenship		

FINANCIAL DATA (PLEASE INDICATE OTHER ACCOUNTS YOU HAVE)							
With First United:	<input type="checkbox"/> Checking	<input type="checkbox"/> Savings	<input type="checkbox"/> IRA	<input type="checkbox"/> CD	<input type="checkbox"/> Money Market Account	<input type="checkbox"/> Loans	<input type="checkbox"/> None
Other Institutions:	<input type="checkbox"/> Checking	<input type="checkbox"/> Savings	<input type="checkbox"/> IRA	<input type="checkbox"/> CD	<input type="checkbox"/> Money Market Account	<input type="checkbox"/> Loans	<input type="checkbox"/> None

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.

I hereby apply for the loan or credit described in this application. I certify that I made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I did not omit any important information. I agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my account. I understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my application, credit or loan.

APPLICANT'S SIGNATURE _____ DATE _____ CO-APPLICANT'S SIGNATURE _____ DATE _____

ANY WILLFUL MISREPRESENTATION ON THIS STATEMENT COULD RESULT IN A FINE AND/OR IMPRISONMENT UNDER PROVISIONS OF THE U.S. CRIMINAL CODE.

BANK USE ONLY	
PERSONAL CREDIT LINE ACCOUNT NUMBER	BRANCH OPENED BY
CREDIT LINE AMOUNT	IDENTIFY ALL PERSONS ON RELATED CHECKING ACCOUNT
ANNUAL GROSS INCOME	