



Thank you for your interest in obtaining a loan with Farmers State Bank!

Small Loan Notice

Before you complete a Loan Application, please be aware Loan Applicants must have a satisfactory deposit account with Farmers State Bank for a minimum of three months in order to be eligible to apply for small loans of \$3,000 or less.

If you're interested in opening a deposit account in order to become eligible for our small loan services in the future, please ask to see our Customer Service Representative.

Information regarding Identification Requirements

If you are not currently an FSB Customer:

Regulations require us to obtain two forms of Identification from you prior to opening a deposit or loan account. One of the forms must be a picture ID – for example, a Driver's License, State-Issued ID Card, or Passport.

In addition, the address that you wish to use on your new deposit or loan account must correspond to the address indicated on your picture ID. If it does not match, there are a couple of options available to you:

1. You can obtain a new picture ID that has the correct address on it; or
2. You can provide us with a utility bill in your name indicating an address that corresponds to what you wish to use on your account.

We hope that these requirements do not cause you any inconvenience – they were created in order to prevent identity fraud. If you have any questions, please let us know.

We would appreciate the opportunity to earn your business – thank you!

Farmers State Bank

SINCE 1908

QUINTON | RED OAK | STIGLER | EUFAULA



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, marital status, age (provided that the applicant has the capacity to enter into a binding contract), sex, handicap or familial status (having children under the age of 18), 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 the law concerning this lender is the

Federal Reserve Consumer Help
P.O. Box 1200
Minneapolis, MN 55480

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payments if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

Main Bank

P O Box 610
1100 Main Street
Quinton, OK 74561
(918) 469-3337
Fax: (918) 469-3388

Red Oak Branch

P O Box 370
104 SE 2nd Street Red
Oak, OK 74563
(918) 754-2215
Fax: (918) 754-2987

Haskell County Branch

P O Box 599
1700 East Main Street Stigler,
OK 74462
(918) 967-1025
Fax: (918) 967-8238

Eufaula Branch

P O Box 669
520 South Main Street
Eufaula, OK 74432
(918) 618-9520
Fax: (918) 618-9529



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

Consumer

Date