



Applicant Name \_\_\_\_\_  
Date: \_\_\_\_\_

Co-Applicant Name \_\_\_\_\_  
Date: \_\_\_\_\_

**CREDIT INSURANCE DISCLOSURE**

**Credit Insurance Disclosures:**

1. Texas Star Bank cannot require that you purchase an insurance product or annuity from the bank or any of its affiliates as a condition of granting you a loan.
2. Texas Star Bank cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity as a condition of granting you a loan.

**Acknowledgment:**

BY SIGNING BELOW, I ACKNOWLEDGE THAT I UNDERSTAND AND HAVE RECEIVED AN ORAL AND WRITTEN INSURANCE DISCLOSURE.

**APPLICANT SIGNATURE:**

**CO-APPLICANT SIGNATURE:**

X \_\_\_\_\_

X \_\_\_\_\_

**INTENT TO APPLY FOR JOINT CREDIT**

**Purpose:**

Regulation B and the Equal Credit Opportunity Act requires that a lender obtain evidence of each loan applicant's intent to apply for joint credit before a credit decision can be made. Failure to complete when required will render the application/request for credit incomplete.

**Intent:**

- INDIVIDUAL CREDIT**-relying solely on my income or assets.
- INDIVIDUAL CREDIT**- relying on my income or assets **AS WELL AS** income or assets from other sources.
- JOINT CREDIT**- We intend to apply for Joint Credit.

**Acknowledgment:**

**APPLICANT SIGNATURE:**

**CO-APPLICANT SIGNATURE:**

X \_\_\_\_\_

X \_\_\_\_\_

**COVERED BORROWER IDENTIFICATION STATEMENT**

**Purpose:**

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, we require you to sign one of the following statements as applicable:

Place your **Initial(s)** in the corresponding box:

App. Co-App.

- I **AM** a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer.
- I **AM a dependent** of a member of the Armed Forces on active duty as described above, because I am the member's spouse, or I am an individual for whom the member provided more than one-half of my financial support for 180 days immediately preceding today's date.
- I **AM NOT** a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such a member).

**Acknowledgment:**

**APPLICANT SIGNATURE:**

**CO-APPLICANT SIGNATURE:**

X \_\_\_\_\_

X \_\_\_\_\_

**Warning:** It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.