



**Auto Financing Checklist**

To ensure a prompt response to your request for credit, please provide the following information.

1. Signed Auto Loan Application (attached)
2. Signed Form 4506-C (attached)
3. Signed Form W-9 (attached) (One for each borrower)
4. Fair Lending Notice (attached)
5. Equal Credit Opportunity Act (attached)
6. Privacy Notice (attached)
7. Copy of Driver License(s)
8. Most Recent 3-Months Copy of Checking and/or Saving Account Statement(s)
9. Copy of Purchase Contract
10. Most Recent 3-Years Signed Personal Tax Return
11. Most Recent 3-Years Form W2
12. 3-months Pay Stub
13. Copy of Auto Insurance
14. Resume

If Self-Employed, please also provide the following additional documents:

1. Most Recent 3-Years Signed Business Tax Return
2. Year-to-Date Profit/Loss and Balance Sheet Statements
3. Most Recent 3-Months Business Bank Statement

After completion, please fax the above requested documents to us at **(562) 945-5031** or mail to **Bank of Whittier, N.A. attn: Credit Department at 15141 E. Whittier Blvd., Whittier, CA 90603.**

\_\_\_\_\_  
 Applicant

\_\_\_\_\_  
 Co-applicant

Date: \_\_\_\_\_

Date: \_\_\_\_\_

## Auto Loan Application

### SECTION 1: LOAN INFORMATION

Please read before completing this application: Regardless of your marital status you may apply for credit in your name alone.

► **If you are unmarried or separated and**

- Applying in your name alone: complete the information about you and sign.
- Applying jointly with another person: complete the information about you, sign where indicated and have the other person complete a separate financial statement

► **If you are married, not separated and relying on community property (such as your salary or that of your spouse) and**

- Applying in your name alone: complete the information about you and your spouse, and sign where indicated;
- Applying jointly with your spouse: both complete the application and sign where indicated
- Applying jointly with a person other than your spouse: complete the information about you and your spouse, sign where indicated, and have the other person complete a separate financial statement.

► **If you are married, not separated, and relying solely on separate property and**

- Applying in your name alone: complete the information about you, provide documentation of separate property, and sign where indicated:
- Applying jointly with a person other than your spouse: complete the information about you, sign where indicated, and have the other person complete a separate financial statement.

PURCHASE PRICE: \_\_\_\_\_ LOAN AMOUNT: \_\_\_\_\_ LOAN TERM (Years):  3  4  5 (Max)

Dealership Name: \_\_\_\_\_ CAR MAKE/MODEL: \_\_\_\_\_ CAR YEAR: \_\_\_\_\_

Contact Email: \_\_\_\_\_ Contact Phone: \_\_\_\_\_

### SECTION 2: APPLICANT INFORMATION

First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_ Last Name \_\_\_\_\_

Social Security Number \_\_\_\_\_ Date of Birth (MM/DD/YY) \_\_\_\_\_ Place of Birth \_\_\_\_\_

Legal Status:  US Citizen  Permanent Resident  Other \_\_\_\_\_ Driver License Number \_\_\_\_\_ State \_\_\_\_\_

Current Street Address (PO and APO boxes are not valid) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Residential Status:  Rent  Home Owner

Time at Residence: \_\_\_\_\_ years \_\_\_\_\_ months Monthly Rent \_\_\_\_\_ Cell Phone \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_ Email Address \_\_\_\_\_

### SECTION 3: CO-APPLICANT INFORMATION

First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_ Last Name \_\_\_\_\_

Social Security Number \_\_\_\_\_ Date of Birth (MM/DD/YY) \_\_\_\_\_ Place of Birth \_\_\_\_\_

Legal Status:  US Citizen  Permanent Resident  Other \_\_\_\_\_ Driver License Number \_\_\_\_\_ State \_\_\_\_\_

Current Street Address (PO and APO boxes are not valid) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Residential Status:  Rent  Home Owner

Time at Residence: \_\_\_\_\_ years \_\_\_\_\_ months Monthly Rent \_\_\_\_\_ Cell Phone \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_ Email Address \_\_\_\_\_

### SECTION 4: PREVIOUS ADDRESS INFORMATION

Previous Street Address (PO boxes are not valid) \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_

Zip \_\_\_\_\_ Time at Previous Address: \_\_\_\_\_ years \_\_\_\_\_ months

**SECTION 5: EMPLOYMENT INFORMATION**
**APPLICANT:** Employer Name \_\_\_\_\_ Job Title \_\_\_\_\_ Gross Monthly Income \_\_\_\_\_

Time at Employer \_\_\_\_\_ years \_\_\_\_\_ months Employer Telephone # \_\_\_\_\_

Employer Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

**CO-APPLICANT:** Employer Name \_\_\_\_\_ Job Title \_\_\_\_\_ Gross Monthly Income \_\_\_\_\_

Time at Employer \_\_\_\_\_ years \_\_\_\_\_ months Employer Telephone # \_\_\_\_\_

Employer Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

**SECTION 6: FINANCIAL INFORMATION**

 Do you have a Checking Account?  Yes  No Account Balance \_\_\_\_\_

 Do you have a Saving Account?  Yes  No Account Balance \_\_\_\_\_

Other Monthly Income\* \_\_\_\_\_ Other Income Source\* \_\_\_\_\_

\*Other income including 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.

**SECTION 7: PERSONAL HISTORY INFORMATION**

IT IS IMPORTANT THAT THE NEXT THREE QUESTIONS BE ANSWERED COMPLETELY. AN ARREST OR CONVICTION RECORD WILL NOT NECESSARILY DISQUALIFY YOU; HOWEVER, AN UNTRUTHFUL ANSWER WILL CAUSE YOUR APPLICATION TO BE DENIED. IF YOU ANSWER, "YES" TO 7, 8, OR 9, FURNISH DETAILS ON A SEPARATE SHEET. INCLUDE DATES, LOCATION, FINES, SENTENCES, WHETHER MISDEMEANOR OR FELONY DATES OF PAROLE / PROBATION, UNPAID FINES OR PENALTIES, NAME (S) UNDER WHICH CHARGED, AND ANY OTHER PERTINENT INFORMATION.

1. Are you presently under indictment, on parole or probation?  
**Applicant:**  Yes, indicate date parole or probation is to expire \_\_\_\_\_  No  
**Co-Applicant:**  Yes, indicate date parole or probation is to expire \_\_\_\_\_  No
2. Have you ever been charged with and or arrested for any criminal offense other than a minor motor vehicle violation? Include offenses, which have been dismissed, discharged, or not prosecuted. (All arrests and charges must be disclosed and explained on an attached sheet.)  
**Applicant:**  Yes  No **Co-Applicant:**  Yes  No
3. Have you ever been convicted, placed on pretrial diversion, or placed on any form of probation, including adjudication withheld pending probation, for any criminal offense other than a minor vehicle violation?  
**Applicant:**  Yes  No **Co-Applicant:**  Yes  No

The information on this application is given to Bank of Whittier, N.A. for the purpose of obtaining or continuing an extension of credit. We represent and warrant that the information provided is accurate and complete in all respects. We acknowledge that the lender is relying on our statement in this application and that the statements will be incorporated by reference into any agreement we may enter into with the Lender. We also realize that failure to completely and accurately disclose the information requested would constitute a breach of any agreement that we may enter into with Lender.

We authorize Bank of Whittier, N.A. or any other credit bureau or investigative agency employed by the bank to check references, credit, and employment history under any of the names and social security numbers of any and all of the owners and/or officers provided. We understand that a consumer report may be requested in connection with this credit application. If requested, we may be informed whether or not a consumer report(s) were requested, and if such reports were requested, we will be informed of the name and address of the consumer reporting agency that furnished the report. Bank of Whittier, N.A. may at any time in the future obtain additional credit reports to review my account.

_____	_____	_____	_____
Applicant Signature	Date	Co-Applicant Signature	Date

# The Housing Financial Discrimination Act of 1977

## Fair Lending Notice

It is illegal to discriminate in the provisions of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, veteran or military status, or genetic information.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change. In appraising a housing accommodation or in determining whether or not, or under what terms and condition, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation, or refinancing of one-to-four-unit family residences occupied by the owner and for the purpose of the home improvement of any one-to-four-unit residence.

If you have questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the department of financial protection and innovation at the following location:

**California Department of Financial Protection and Innovation  
Consumer Services Office  
2101 Arena Boulevard  
Sacramento, CA 95834**

## ACKNOWLEDGEMENT OF RECEIPT

I (WE) RECEIVED A COPY OF THIS NOTICE

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Date

# The Federal Equal Credit Opportunity Act

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:

**Comptroller of the Currency  
Customer Assistance Group  
PO Box 53570  
Houston, TX 77052**

Lending institutions are prohibited from bringing up, in the taking of applications for loans, certain specific subjects which lend themselves to discrimination. They are as follows:

- a) Whether or not you have or will have children.  
(Although inquiring as to the number and age of dependents is proper.)
- b) Whether or not there exist childcare problems.
- c) Whether or not there will be interruption of income due to childbirth
- d) Whether or not you are receiving alimony, child support or separate maintenance. (Unless voluntarily disclosed as a source of additional income which you wish to be considered.)
- e) Whether you are widowed, divorced, or single.  
(Allowable designations are married, unmarried, and separated).
- f) Whether or not your telephone number is listed.

Lending institutions must take and report action on your application "within a reasonable time". If application is denied, reasons MUST be given if requested.

**THIS IS TO CERTIFY THAT I (WE) HAVE READ THE ABOVE INFORMATION AND THAT A COPY OF THIS FORM HAS BEEN GIVEN TO ME (US) FOR MY (OUR) RECORDS.**

_____	_____	_____	_____
Borrower's Signature	Date	Borrower's Signature	Date
_____	_____	_____	_____
Borrower's Signature	Date	Borrower's Signature	Date



**BANK of WHITTIER**  
*National Association*

## **Electronic Communications Disclosure and Consent**

**Please read this information carefully, print and retain a copy for your reference. This document is provided in accordance with the Electronic Signatures in Global and National Commerce Act (E-Sign Act), which was signed into law on June 30, 2000.**

This Electronic Communications Disclosure and Consent (collectively, “Electronic Communications”) describes how Bank of Whittier, N.A. (“Bank”) delivers communications to you electronically. The Bank may amend this disclosure at any time by posting a revised version on our website ([www.bankofwhittier.com](http://www.bankofwhittier.com)). The revised version will be effective at the time the Bank posts it. In addition, if the revised version includes a substantial change, we will provide you with 30 days’ prior notice by posting notice of change on our Homepage.

### **Introduction**

This Electronic Communications Disclosure and Consent covers all of your accounts, products, and services with Bank of Whittier, N.A. either currently or in the future. This includes, but is not limited to, the following account, product, and service types:

- Deposit accounts (e.g. checking, saving, time of certificate of deposit, etc.),
- Credits (e.g. mortgage, auto loan, commercial real estate loan, etc.),
- Online services (e.g. online banking, bill pay, etc.), and
- Other services (e.g. wire transfer, etc.).

The words “I”, “you” and “your” means each account holder, product owner and/or service user identified on an account, product or service.

In connection with your application for credit, deposit account, and/or online service (collectively, “application”) and/or existing accounts, products, and services (collectively, “existing services”) that you currently have with the Bank, you have the option to receive important information about your application and/or existing services electronically. Any and all electronics disclosures, agreements, documents, and communications are collectively referred to as “Electronic Communications”. Electronic Communications may include, but is not limited to, the following:

- Application for credit / account;
- Certain information or forms that the Bank request from you and ask you to submit electronically (e.g. tax returns, bank statements, IDs, signature cards, Form W-9, etc.);
- Updates/decisions related to your application;
- Disclosures, notices and other information related to the opening or maintaining your accounts, products, and services that may be required by the Equal Credit Opportunity Act, Truth in Lending Act, Real Estate Settlement Procedures Act, Truth in Savings Act, Fair Credit Reporting

Act, Electronic Fund Transfer Act, Gramm Leach Bliley Act or other applicable federal or state laws and regulations;

- Terms and conditions that govern your application;
- Agreements and policies you agree to (e.g. Wire Transfer Agreement, Electronic Banking, Telephone Transfer Agreement, Authorization Agreement for Automatic Mortgage Payment, etc.), including updates to these agreements or policies;
- Periodic, annual, or monthly statements, disclosures and notices relating to the maintenance or operation of an account, product, or service including, but not limited to account information, account activity, account inactivity, payments made or due, or other statements, disclosures or notices that may be required by the Equal Credit Opportunity Act, Truth in Lending Act, Real Estate Settlement Procedures Act, Truth in Savings Act, Fair Credit Reporting Act, Electronic Fund Transfer Act, Gramm Leach Bliley Act or other applicable federal or state laws and regulations (e.g. privacy, account escrow, account statement, etc.);
- Any notice or disclosure regarding an account, product or service fee, such as a late fee, insufficient fund, stop payment order, wire transfer fee, etc.; and
- Certain tax statements or notices that the Bank is legally required to provide to you such as IRS Form 1098 and Form 1099;

Bank of Whittier, N.A. will provide you these communications by emailing / faxing them to you at a valid e-mail address / fax number which you have provided to the Bank and/or posting them on the Bank's website.

### **Consent and Acknowledgement**

By signing below, you (including any joint account-holders and co-applicants) acknowledge receipt of this Electronic Communications Disclosure and Consent form, and consent to the delivery of Electronic Communications via the Internet to an e-mail address and/or fax number you will designate to receive such Electronic Communications. Upon your consent to receive Electronic Communications, we will provide certain Electronic Communication through our website. In such cases, we will send you an e-mail that informs you when relevant information is available for your viewing on our website. That communication will include instructions on how to access the information from our website.

You also confirm that you meet the Hardware and Software Requirements listed below and are able to access and retain Electronic Communications from Bank of Whittier, N.A. Your Consent to Electronic Communication applies to all applications, accounts, products, and services which you have now or may have in the future, with Bank of Whittier, N.A

### **Withdrawing Consent**

You may withdraw your consent at any time with 30 days prior written notice to Communications electronically by writing to as at:

**Bank of Whittier, N.A.  
Attn: Electronic Communications Delivery  
15141 E. Whittier Blvd.  
Whittier, CA 90603**

You can also fax your request to **(562) 945-5031 attn: Electronic Communication Delivery.**

## Hardware and Software Requirements

To receive Electronic Communications, you must ensure that you are able to receive information electronically and retain it. You will need the following computer hardware and software, and fax machine:

- A computer with an Internet connection;
- A current web browser that includes 128-bit encryption or higher (e.g. Internet Explorer version 9.0 and above, Mozilla Firefox version 25.0 and above, Google Chrome version 6.0 and above, or Safari version 6.0 and above) with cookies enabled;
- Adobe Acrobat Reader version 9.0 and above to open documents in .pdf format;
- A valid e-mail address;
- Sufficient storage space to save past Communications or an installed printer to print them; and
- A fax machine with a phone line connection;

## Copies of Electronic Communications

You may request a paper copy of any Electronic Communication. If you wish to obtain a paper copy of any of the Electronic Communication, you may contact us at Toll Free (855) 269-1122. If you request paper copies, you understand and agree that Bank of Whittier, N.A. may charge you a Records Request Fee for each Communication.

## Updating Contact Information

It is your responsibility to keep your primary e-mail address and fax number updated so that Bank of Whittier, N.A. can communicate with you electronically. If your e-mail address and/or fax number change, please contact us at Toll Free (855) 269-1122 to provide us with updated information through which future Electronic Communications will be received by you. If you fail to notify us of any change in your e-mail address and/or fax number, you agree that we may provide Electronic Communications to you at the e-mail address and/or fax number maintained in our records and provided by you. Any Electronic Communications we send to you will be deemed to have been provided on the date we deliver the e-mail and/or fax to you advising you of their availability online.

THIS IS TO CERTIFY THAT I (WE) HAVE READ THE ABOVE INFORMATION AND THAT A COPY OF THIS FORM HAS BEEN GIVEN TO ME (US) FOR MY (OUR) RECORDS.

\_\_\_\_ I/We hereby give my/our consent.

\_\_\_\_ I/We hereby limit my/our consent to the following: \_\_\_\_\_

\_\_\_\_\_  
**Print Name**

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Print Name**

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Print Name**

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**