

Important Information!

Mineola Community Bank, SSB Personal Information Privacy Protection Policy

At Mineola Community Bank, SSB, protecting the privacy and confidentiality of your personal information is important to our employees and us. We value your business and trust you put in Mineola Community Bank. In order to offer you the financial products and services you seek to obtain, we collect, maintain, and use information about you on a routine basis. To help you better understand how your personal information is protected here at Mineola Community Bank, we are providing you with the following statement describing our practices and policies with respect to the privacy of our customer information. At Mineola Community Bank:

We do not disclose any nonpublic personal information about you to any one, except as permitted by law. We may, for example, disclose nonpublic personal information about you to others for purpose of servicing your account with us, processing transactions that you request or authorized, or running credit or other verification checks.

We may collect information volunteered by you during the application process, gathered from your transactions and experience with us, and obtained from other authorized sources, such as credit bureaus. All information collected and stored by Mineola Community Bank is used for specific business purposes, such as administering your account, complying with state/federal banking regulations, protecting against fraud, and developing a better understanding of your financial needs to provide you with improved products and services.

If a financial institution shares certain types of information with unaffiliated third parties, it must provide an 'opt out' right. We have decided not to share your information in those ways. This means we have 'opted out' on your behalf and you do not need to take further action.

MINEOLA COMMUNITY BANK SSB DOES NOT SELL CUSTOMER INFORMATION.

We understand that the protection of your nonpublic personal information is of the utmost importance. Guarding your privacy is our obligation. Mineola Community Bank maintains strict procedures and policies to safeguard your privacy. We restrict employee access to customer information to only those who have a business reason to know such information, and we educate our employees about the importance of confidentiality and customer privacy.

The same privacy policy and practices will continue to apply even after the customer relationship has been terminated.

"Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your account balance, payment history and overdraft history.

Mineola Community Bank SSB is chartered under the laws of the state of Texas and by state law is subject to regulatory oversight by the Texas Savings and Loan Department. Any consumer wishing to file a complaint against Mineola Community Bank SSB should contact the Texas Department of Savings and Mortgage Lending through one of the means indicated below:

In person or by USPS: 2601 North Lamar Blvd., Suite 201

Austin, Texas 78705-4294

Telephone: (877)276-5550

Fax: (512)475-1360

E-mail: tsld@tsld.state.tx.us

Customer Identification Requirements

In accordance with Section 326 of the USA PATRIOT Act and new provisions of the Bank Secrecy Act, Mineola Community Bank SSB may obtain a copy of the documents used in identifying our new account customer. We are required to verify the ID obtained and have a reasonable belief that the ID is valid and is the true identity of the customer. On an existing customer, if current ID is not on file, we must obtain current valid ID. **If required ID is not obtained or cannot be verified, the account will not be opened.**

Debt Ratio (Before): %

Debt Ratio (After): %

CREDIT APPLICATION

Lender Nbr: 11-607059-6

IMPORTANT APPLICANT 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.

TYPE OF CREDIT REQUESTED		FOR CREDITOR USE	
IMPORTANT: Check (✓) the appropriate boxes below and complete the applicable sections.			
<input type="checkbox"/> SECURED	INDIVIDUAL CREDIT - relying solely on my income or assets	DATE _____	CLASS NO. _____
<input type="checkbox"/> UNSECURED	INDIVIDUAL CREDIT - relying on my income or assets as well as income or assets from other sources	ACCOUNT NO. _____	APPROVED BY _____
	JOINT CREDIT - We intend to apply for joint credit. (initials) _____	DECLINED BY _____	

AMOUNT REQUESTED \$	FOR HOW LONG 0	PAYMENT DATE DESIRED 29th	WANT TO REPAY <input checked="" type="checkbox"/> MONTHLY	PROCEEDS OF LOAN TO BE USED FOR:
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SECTION A - INDIVIDUAL APPLICANT INFORMATION

NAME (Last, First, Middle)					
BIRTHDATE	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS 0	AGES OF DEPENDENTS
ADDRESS (Street, City, State & Zip)				COUNTY	Do you own or rent? _____
PREVIOUS ADDRESS (Street, City, State & Zip) (Complete if less than 3 years at present address)				COUNTY	Did you own or rent? _____
EMPLOYER (Company Name & Address)					HOW LONG yrs
BUSINESS PHONE Ext.		POSITION OR TITLE		SALARY PER MONTH	
				GROSS: \$	NET: \$
PREVIOUS EMPLOYER (Company Name & Address)					HOW LONG yrs
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU			RELATIONSHIP	TELEPHONE NO. (Include Area Code)	
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.					
Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding					
SOURCES OF OTHER INCOME					AMOUNT PER MONTH \$
Is any income listed in this Section likely to be reduced before the credit request is paid off? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes (Explain)				Have you previously received credit from us? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes - When?	

SECTION B - JOINT APPLICANT OR OTHER PARTY INFORMATION

Complete only if: for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state.

NAME (Last, First, Middle)					
BIRTHDATE	TELEPHONE NO.	DRIVER'S LICENSE NO.	SOCIAL SECURITY NO.	NO. DEPENDENTS	AGES OF DEPENDENTS
RELATIONSHIP TO APPLICANT (If Any)		PRESENT ADDRESS (Street, City, State & Zip)			
EMPLOYER (Company Name & Address)					HOW LONG yrs
BUSINESS PHONE Ext.		POSITION OR TITLE		SALARY PER MONTH	
				GROSS: \$	NET: \$
PREVIOUS EMPLOYER (Company Name & Address)					HOW LONG yrs
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.					
Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court Order <input type="checkbox"/> Written Agreement <input type="checkbox"/> Oral Understanding					
SOURCES OF OTHER INCOME					AMOUNT PER MONTH \$
Is any income listed in this Section likely to be reduced before the credit requested is paid off? <input type="checkbox"/> No <input type="checkbox"/> Yes (Explain)				Has Joint Applicant or Other Party ever received credit from us? <input type="checkbox"/> No <input type="checkbox"/> Yes - When?	

SECTION C - MARITAL STATUS

Complete only if: for joint or secured credit, or 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.

APPLICANT	Married	Separated	Unmarried (including single, divorced, and widowed)
OTHER PARTY	Married	Separated	Unmarried (including single, divorced, and widowed)

SECTION D - ASSET & DEBT INFORMATION

If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A". If Section B was not completed, only give information about the Applicant in this Section.

ASSETS OWNED (Use separate sheet if necessary.)			
DESCRIPTION OF ASSETS	NAME IN WHICH THE ACCOUNT IS CARRIED	SUBJECT TO DEBT?	VALUE
CHECKING ACCOUNT NUMBER(S) (where)			\$
SAVINGS ACCOUNT NUMBER(S) (where)			
CERTIFICATE OF DEPOSIT(S) (where)			
MARKETABLE SECURITIES (issuer, type, no. of shares)			
REAL ESTATE (location, date acquired)			
LIFE INSURANCE (issuer, face value)			
AUTOMOBILES (make, model, year)			
OTHER (list)			
TOTAL ASSETS			\$

OUTSTANDING DEBTS (Including charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary.)					
CREDITOR	ACCOUNT NUMBER	NAME IN WHICH THE ACCOUNT IS CARRIED	ORIGINAL AMOUNT	PRESENT BALANCE	MONTHLY PAYMENTS
LANDLORD OR MORTGAGE HOLDER	Rent Payment		(OMIT RENT)	(OMIT RENT)	
	Mortgage		\$	\$	\$
AUTOMOBILES (describe)					
TOTAL DEBTS			\$	\$	\$

Complete the following information about both the Applicant and Joint Applicant or Other Person (if applicable):

Are you obligated to make Alimony, Support or Maintenance Payments? No | Yes
 If yes, to (Name & Address) _____ Amt. per month \$ _____
 Are you a co-maker, endorser, or guarantor on any loan or contract? No | Yes If yes, for whom? _____ To whom? _____
 Are there any unsatisfied judgments against you? No | Yes If yes, to whom owed? _____ Amount \$ _____
 Have you been declared bankrupt in the last 10 years? No | Yes If yes, where? _____ Year? _____

SECTION E - SECURED CREDIT Complete only if credit is to be secured. Briefly describe the property to be given as security:

PROPERTY DESCRIPTION _____
 NAMES & ADDRESSES OF ALL CO-OWNERS OF THE PROPERTY _____
 IF THE SECURITY IS REAL ESTATE, GIVE THE FULL NAME OF YOUR SPOUSE (if any). _____

SIGNATURES: 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.

Applicant's Signature _____ Date _____ Other Signature (Where Applicable) _____ Date _____
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