



READY RESERVE OVERDRAFT PROTECTION

CREDIT APPLICATION INFORMATION

Amount Requested \$ _____ Increase Account No. _____

Type of Account: Individual Joint *You may apply for a separate account regardless of your marital status.*

INDIVIDUAL CREDIT: Complete all information for Applicant. If you are married and relying on community property (such as your salary or that of your spouse) complete spouse information. If you are married but relying on separate property, do not complete Spouse Information.

JOINT CREDIT WITH YOUR SPOUSE: Both complete all information.

JOINT CREDIT WITH ANOTHER PERSON: Each completes a separate application according to the Applicant Information and submit together.

USA PATRIOT Act - Customer Identification Program - Enacted 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. 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 drivers license or other identifying documents.

APPLICANT INFORMATION

CO-APPLICANT INFORMATION

Applicant Name		Spouse Name	
Applicant S.S. No.	Mothers Maiden Name	Spouse S.S. No.	Mothers Maiden Name
Home Address		Home Address	
City, State, Zip		City, State, Zip	
Birthdate	Birthplace	Birthdate	Birthplace
Residence Phone	Business Phone	Residence Phone	Business Phone
Identification No. (Drivers License, Passport, etc.)	Expiration Date	Identification No. (Drivers License, Passport, etc.)	Expiration Date
Employers Name		Employers Name	
Employers Address, City, State, Zip		Employers Address, City, State, Zip	
Occupation	How Long at Present Job?	Occupation	How Long at Present Job?

INCOME/CREDIT INFORMATION

How Long at Present Address?	No. of Dependents	<input type="checkbox"/> Married <input type="checkbox"/> Separated	Mortgage/Landlord	Monthly Payment (including taxes & ins) or Rent
		<input type="checkbox"/> Unmarried	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Parents <input type="checkbox"/> Other _____	\$ _____

Previous Address (if less than 3 years at present address)

Name & Phone Number of close friend/relative not living with you

Monthly Salary Before Taxes:	Other Income: You need not list income from alimony, child support or separate maintenance payment unless you wish it to be considered as a basis for repaying this obligation.
Applicant \$ _____ Spouse & _____	Applicant \$ _____ Spouse & _____
Are there any unsatisfied judgements against you? <input type="checkbox"/> No <input type="checkbox"/> Yes	Have you declared bankruptcy within the last 14 years? <input type="checkbox"/> No <input type="checkbox"/> Yes
Amount \$ _____ To whom owed? _____	Where? _____ Year? _____

The information furnished above is true, complete and correct and is submitted for the purpose of obtaining credit. By granting your consent below, you authorize Desert Commercial Bank to gather information from any and all sources of credit information (including credit bureaus, department stores, banks, utilities and any other source from whom you may have obtained credit or have a payment history with) for the purpose of extending credit to you. You also authorize the Bank to use this information to reach a credit decision on any and all credit products offered by the Bank for the purpose of extending you an offer of credit in any form. If the requested credit is granted, the Bank will consider this application to be a continuing statement of financial condition and you agree to notify the Bank in writing of any material adverse change in your financial condition. I/We agree to be bound by the terms of the document entitled "Ready Reserve Agreement".

X _____
APPLICANT'S SIGNATURE

DATE

X _____
SPOUSE'S SIGNATURE (for joint applicants only)

DATE

CHECKING ACCOUNT BRANCH / ACCOUNT NUMBER