USNY BANK

READY RESERVE ACCOUNT APPLICATION

Check Box for Joint Account [ ] If you are applying for a joint account or an account that you and another person will use, complete all sections, providing information about the Joint Applicant or user.

Applicant _____ Co-Applicant _____

OFFICE USE ONLY: DATE RECEIVED _____ ☐ In person ☐ By phone ☐ Via Internet ☐ By mail

Community Debt: This application, unless marked below, is to be considered an application for credit extended as a debt of the marital community based upon the creditworthiness of that community. Supply all information requested on this application.

☐ Sole and Separate Debt: This is an application for individual credit as sole and separate debt, which will be evaluated without regard to the assets, income or creditworthiness of the applicant's marital status. (The application should list only marital status and no other information should be given regarding the spouse (if any) except the name and address. Application should also list debts for which he/she is obligated by signing to promise to pay, and should list all sole and separate assets and income).

Applicant's marital status:	Married ☐	Separated ☐	Unmarried (includes single, divorced, and widowed) ☐		
Co-Applicant:	Married ☐	Separated ☐	Unmarried (includes single, divorced, and widowed) ☐		
Purpose:	Check Card ☐	Overdraft Protection ☐	Checking Account No.		
Joint: ☐	Individual: ☐	Amount:			

APPLICANT NAME			**CO-APPLICANT NAME**		
Last	First	Initial	Last	First	Initial
Social Security Number	Date of Birth	# Dependents	Social Security Number	Date of Birth	# Dependents
Address (Street, City, State Zip Code)	Phone Number		Address (Street, City, State Zip Code)	Phone Number	
	Home:			Home:	
Own: / Rent: / Years/Mos There:			Own: / Rent: / Years/Mos There:		
Employer	Phone Number		Employer	Phone Number	
Address (Street, City, State, ZIP Code)	Years There		Address (Street, City, State, ZIP Code)	Years There	
Position	Income:		Position	Income:	
	☐ Gross Net ☐			☐ Gross Net ☐	
Have you ever declared bankruptcy?	☐ Yes No ☐		Have you ever declared bankruptcy?	☐ Yes No ☐	
If yes, please explain:			If yes, please explain:		

Additional Information	*** You are not required to disclose income from alimony, child support, or separate maintenance payments. However, if you are relying on income from alimony, child support, or separate maintenance payments as a basis for repayment of this obligation, please complete the information below.**			Information about ☐ Applicant ☐ Co-Applicant
	Alimony per Month	Child Support per Month	Separate Maintenance per Month	
***Other Income**	Applicant *Amount		* Source	
	Co-Applicant *Amount		* Source	

(If joint application, read singular pronouns in the plural.) You warrant the truth of the information contained in this application and you realize it will be relied upon by Lender in deciding whether or not to grant the credit which is applied for. You warrant that the financial obligations you have disclosed in relation to this application are totally complete and that you have no other outstanding financial obligations of any kind, including any guarantor or co-signer liability. If you have left any spaces in this application blank, Lender may assume the information required is answered by you in the negative. You hereby authorize Lender and its employees and agents to investigate and verify any information provided to Lender by you. You agree and recognize that it is your sole and exclusive responsibility to determine any and all aspects of federal tax considerations related to consumer loan interest deductibility and acknowledge that Lender has not provided any tax advice whatsoever to you. You authorize Lender to make any credit, employment or investigative inquiry that Lender determines is appropriate for the extension of credit or the collection of amounts you owe. Lender can furnish information concerning your loan to consumer reporting agencies and others who may properly receive that information. If this application is approved and Lender is required to report the amount of interest paid on the loan to the Internal Revenue Service, the Applicant understands that Lender will do so using the Applicant's Social Security Number shown above (tax identification number). The Applicant understands that if the Applicant's Social Security Number is incorrect that the Applicant may be subject to Internal Revenue Service penalties. You understand this application will be kept by Lender whether or not your request is approved.

Date	**Signature of Applicant or Co-Signer**	**Signature of Co-Applicant**