

RATE 7.00%/ **7.00% APR**

TERMS 12 – 60 MONTHS

COST PER \$1,000 BORROWED	12 MOS	\$86.52
	24 MOS	\$44.77
	36 MOS	\$30.87
	48 MOS	\$23.94
	60 MOS	\$19.80

Determining the Need for a Cosigner

If the answer to any of the following questions is YES, you should consider applying with a creditworthy cosigner.

- Are you currently unemployed?
- Do you have a limited or no credit history?
- Do you have a poor credit history (i.e. several delinquencies on open lines of credit or accounts that have been placed in collection)?
- Do you have a high debt-to-income ratio?
- Have you filed for bankruptcy?

These are not the only factors to consider when determining whether or not to apply with a co signer, and this is not the only criterion used in determining the approval of an Education Loan.

Processing Instructions

- Complete the attached loan application
- Other required documentation:
 - 1) Fax info sheet from school
 - 2) Copy of driver's license
- Fax entire package to Newtown Savings Bank Consumer Loan Dept at 1-866-304-8307
- Upon review of the application you will notified of the decision (usually within 2 business days)
- If approved loan documents may be signed at a Newtown Savings Bank location that is convenient for you or at the school



39 Main Street, Newtown, CT 06470
800.461.0672 Fax: 866.303.0880
nsbonline.com

Member FDIC

Equal Housing Lender



Consumer
Loan
Application

offered through

NEWTOWN
SAVINGS BANK
The Bank You Keep For Life®



CREDIT APPLICATION

Amount	<input type="checkbox"/> Individual Application	Term: _____ Months	<input type="checkbox"/> Purpose
<input type="checkbox"/> Type of Loan	<input type="checkbox"/> Joint Application	Payment from NSB Checking:	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Collateral Description:		AFT#:	
SECTION A – INDIVIDUAL APPLICANT INFORMATION			
NAME: (Last, First, M.I.)			US Citizen: <input type="checkbox"/> Yes <input type="checkbox"/> No
ADDRESS: (Street, City, State, Zip)			
TELEPHONE:	YEARS THERE:	DATE OF BIRTH:	SOCIAL SECURITY NO: NO. OF DEPENDENTS:
EMPLOYER NAME / ADDRESS: (Street, City, State, Zip)			
POSITION:	BUSINESS PHONE:	YEARS THERE:	MONTHLY INCOME:
Income for alimony, child support or separate maintenance payments need not be revealed if you do not chose to have it considered as a basis for repaying the obligation.		MONTHLY AMOUNT – OTHER:	SOURCE(S) OF OTHER:
SECTION B – BORROWER FINANCIAL INFORMATION			
Own: <input type="checkbox"/>	NAME OF MORTGAGE HOLDER/ LANDLORD:	MTH PYMT:	PURCHASE: EST. MKT. \$ MTG. BAL. \$
Rent: <input type="checkbox"/>			
<input type="checkbox"/> CHECKING	BALANCE \$:	BANK NAME:	
<input type="checkbox"/> SAVINGS ACCOUNT	BALANCE \$:	BANK NAME:	
SECTION C – JOINT APPLICANT OR OTHER PARTY INFORMATION			
Complete only if this is an application for joint credit, or if you are applying for individual credit, but are relying on the income of another person as a basis for repayment of this loan, please fill out the co-applicant section.			
NAME: (Last, First, M.I.)			US Citizen: <input type="checkbox"/> Yes <input type="checkbox"/> No
ADDRESS: (Street, City, State, Zip)			
TELEPHONE:	YEARS THERE:	DATE OF BIRTH:	SOCIAL SECURITY NO: NO. OF DEPENDENTS:
Relationship to Borrower:	EMPLOYER NAME/ADDRESS: (Street, City, State, Zip)		
POSITION:	BUSINESS PHONE:	YEARS THERE:	MONTHLY INCOME:
Income for alimony, child support or separate maintenance payments need not be revealed if you do not chose to have it considered as a basis for repaying the obligation.		MONTHLY AMOUNT – OTHER:	SOURCE(S) OF OTHER:
SECTION D – CO-BORROWER FINANCIAL INFORMATION			
Own: <input type="checkbox"/>	NAME OF MORTGAGE HOLDER/ LANDLORD:	MTH PYMT:	PURCHASE: EST. MKT. \$ MTG. BAL. \$
Rent: <input type="checkbox"/>			
<input type="checkbox"/> CHECKING	BALANCE \$:	BANK NAME:	
<input type="checkbox"/> SAVINGS ACCOUNT	BALANCE \$:	BANK NAME:	
The above statements are submitted for the purpose of obtaining credit and are certified to be true and correct. I (We) agree that the usual credit inquiries may be made to verify statements. I (We) agree that this application shall remain the property of the Bank whether the Loan is granted or not. Furthermore, by signing below, I (we) acknowledge our receipt of the Privacy Notice for Newtown Savings Bank.			
<input type="checkbox"/> We intend to apply for Joint credit.			
APPLICANT'S SIGNATURE		DATE:	APPLICANT'S SIGNATURE
			DATE:

PRIVACY STATEMENT

At Newtown Savings Bank, we believe the confidentiality and protection of customer information is one of our fundamental responsibilities. While information is critical to providing quality service, we recognize that one of our most important assets is our customers' trust. We will maintain standards to protect the privacy and security of your information at all times and will update you on a yearly basis. Below is a summary of our policies and practices.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us, or others; and
- Information we receive from a consumer reporting agency.

Newtown Savings Bank does not disclose nonpublic personal information except to nonaffiliated third parties as permitted by law such as:

- Third parties that provide services necessary to effect, administer or enforce a transaction that you request or authorize;
- Credit bureaus or similar reporting agencies;
- Law enforcement officers and governmental agencies and courts as required by a subpoena, court order or law; and
- Third parties that perform marketing or other services on our behalf.

If you decide to close your accounts or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice, as such policies and practices may be amended from time to time.

We have policies in place that are designed to limit access to nonpublic personal information to those employees who need to access that information in order to conduct our business operations or to provide products or services to you.

We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

We hope that this Privacy Notice provides you with a better understanding of our privacy practices. Please understand that this Notice is merely a summary of select aspects of our policies and procedures and does not constitute a contract. We reserve the right to revise the policies and procedures described in this Notice, and to the extent permitted by law, those revisions may affect the nonpublic personal information of our customers or former customers.