

LEGAL DISCLOSURE

Oral Agreements or Oral Commitments to loan money, extend credit or to forbear from enforcing repayment of a debt are not enforceable under Washington State Law. I (We) have answered all of the questions on this application fully and truthfully. All information given is of this date unless otherwise noted. You are authorized to check my (our) credit and employment history and to answer questions about your credit experience with me (us). I (We) fully understood that it is a federal crime punishable by fine, imprisonment, or both to knowingly make any false statements concerning anything on this application. I (We) hereby authorize the Bank to file any necessary Financing Statements on my (our) personal assets in order to process this application and executing the required security documents. Inclusion of information for more than one applicant will affirm the intent to apply for joint credit. If I (We) submit my application electronically, I (We) understand that you do not guarantee the security of the data and will not be held responsible or liable for interception by third parties.

To help the government fight the funding of terrorism and money laundering activities, Federal law (the USA Patriot Act) requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account we will ask you for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.