



HAWAII NATIONAL BANK
CONSUMER LOAN APPLICATION

This application is for loans to individuals only and is not intended for business use. A valid social security number is required to apply. Applicants must reside in the State of Hawaii and be at least 18 years of age.

Complete and sign the first page of this form. Fax it to (808) 528-7875 or mail or deliver it to the Hawaii National Bank branch that is most convenient for you.

Please check the appropriate box:

- APPLICANT and CO-APPLICANT to use and be contractually liable for account - Complete information for both APPLICANT and CO-APPLICANT; both APPLICANT and CO-APPLICANT must sign below.
- Only the APPLICANT to use and be contractually liable for account- Complete only information applying to APPLICANT; APPLICANT must sign below.

Notice: If married, you may apply for a joint account or for separate accounts. Separate accounts require separate applications.

MY REQUEST: Personal Loan Auto Loan GAP (Overdraft Protection Creditline) VIP (Unsecured Creditline) Other Prime Plus Home Equity Creditline

Amount Desired \$		Purpose of Loan			
APPLICANT INFORMATION (please print):					
Last Name		First Name	Middle Initial	Social Security No.	Date of Birth
Home Address		City	State	Zip Code	Years at Address
<input type="checkbox"/> Own Home <input type="checkbox"/> Rent <input type="checkbox"/> Live with Relatives		Monthly Rent \$	Home Phone	Cell Phone	E-Mail Address, if available
Employer		Position	Years There	Work Phone No.	Gross Monthly Income
Other Monthly Income*		Sources of Other Income	*You need not list income from alimony, child support, or maintenance unless you wish it considered.		No. of Dependents
Nearest Relative Not Living with Me		Relationship	His/Her Address		His/Her Phone No.
CO-APPLICANT INFORMATION (please print):					
Last Name		First Name	Middle Initial	Social Security No.	Date of Birth
<input type="checkbox"/> Check here if same as applicant. Home Address		City	State	Zip Code	Years at Address
<input type="checkbox"/> Own Home <input type="checkbox"/> Rent <input type="checkbox"/> Live with Relatives		Monthly Rent \$	Home Phone	Cell Phone	E-Mail Address, if available
Employer		Position	Years There	Work Phone No.	Gross Monthly Income
Other Monthly Income*		Sources of Other Income	*You need not list income from alimony, child support, or maintenance unless you wish it considered.		No. of Dependents
Nearest Relative Not Living with Me		Relationship	His/Her Address		His/Her Phone No.
WHAT I OWN.					
App / Co-App / Joint <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Home-Address		Year Purchased	Purchase Price	Value
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Bank/Savings & Loan/Credit Union				Balance
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Bank/Savings & Loan/Credit Union				Balance
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Other Assets (Stocks, Bonds, Cash Value Life Insurance, Automobile)			Face value	Value
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Other Assets (Stocks, Bonds, Cash Value Life Insurance, Automobile)			Face value	Value
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Other Real Estate		Location		Value
WHAT I OWE.					
App / Co-App / Joint <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Name of Creditor	Attach a separate sheet if necessary.	Balance Due	Monthly Payment	Collateral, if any
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			\$	\$	
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			\$	\$	
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			\$	\$	
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			\$	\$	

I (we) certify that the foregoing is true and correct and is a complete list of all my (our) debts. You may verify any of this information, check my (our) credit and employment history, and exchange credit information about me (us) from time to time. I (we) agree that this application shall remain the property of the Bank whether or not the account(s) is (are) approved. If the Bank approves this application, I (we) understand that I (we) will need to go to one of the Bank's branches to sign the loan agreement(s) for the credit requested.

Credit Authorization: I/We hereby authorize Hawaii National Bank to verify my past and present information concerning: employment history, dates, title(s), income, hours worked, etc., banking (checking & savings), account of record, mortgage loan rating (opening data, high credit, payment amount, loan balance & payment), and any information deemed necessary in connection with a credit report for a loan transaction. This information is for the confidential use of this Lender in compiling a loan credit report. A copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

Applicant's Signature _____ Date _____ Co-Applicant's Signature _____ Date _____

MEMBER FDIC/FEDERAL RESERVE SYSTEM
EQUAL HOUSING LENDER **EQUAL OPPORTUNITY LENDER**

Hawaii National Bank
 NMLSR ID: 403252



FACTS

WHAT DOES HAWAII NATIONAL BANK DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Account balances and payment history ▪ Credit history and credit scores <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Hawaii National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Hawaii National Bank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call us at (808) 528-7800 or visit HawaiiNational.bank .
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What We Do	
How does Hawaii National Bank protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>Cookies do not contain personal information beyond what you may have provided on online forms. We do not share the data in cookies.</p>
How does Hawaii National Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ Open an account ▪ Pay your bills ▪ Use your credit or debit card ▪ Deposit money ▪ Apply for a loan
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes - information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Hawaii National Bank does not share with our affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Hawaii National Bank does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ Our joint marketing partners include credit card issuers, marketing services and insurance companies.