FARMERS STATE BANK

Holiday Loans

Effective November 2, 2026 through December 31, 2026

- Loan amounts available up to $2,500.
- No payments until January 2027.
- 11 monthly principal and interest payments with the final payment being November 2027.
- No fees or minimum interest charge.
- Option of coupon book or automatic payments from a Farmers State Bank deposit account.
- Proceeds disbursed by cashiers check or to a Farmers State Bank deposit account.
- Quick approvals.

***All loans based on approved credit**

Example: Loan dated December 1, 2026 with the first payment beginning on January 1, 2027 at an interest rate of 9.80% amortized over 11 monthly payments.

Loan Amount	Monthly Payment	APR
$2,500.00	$ 238.21	9.805%
$2,000.00	$ 190.57	9.809%
$1,500.00	$ 142.93	9.809%
$1,000.00	$ 95.28	9.818%
$ 500.00	$ 47.64	9.836%

Member FDIC

EQUAL HOUSING LENDER

FARMERS STATE BANK **PERSONAL LOAN APPLICATION**

Victor, Florence, Darby, Stevensville, Hamilton, Lolo, Missoula, Helena and Kalispell, MT

Date_____ I hereby make application for a loan of $_____ to be used for _____

BORROWER NAME (Print)_____ Birth Date_____ SS#_____

Identification #:_____ Issue Date _____ Issuing Authority _____ Exp. Date:_____

Mailing Address_____ Zip _____ Since _____ Phone_____

Physical Address_____ City_____ Zip _____

Employer_____ Address_____ Since _____ Pay $_____Gross Monthly

Your Position _____Emp. Phone _____ Former Employer _____How Long_____ Yrs.

Your other income: (Include Alimony, Child Support or Maintenance, only if you desire to reveal the fact to support your request for credit) Source_____ Amount $_____Mthly

Nearest Relative _____ Relationship _____ Address _____

Own your Home ☐ Estimated Value of your Home $_____ ☐Rent Monthly Rent $_____ Landlord _____ ☐ Live With Parents

Are you applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit request? ☐ **Yes** ☐ **No**

Are you applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis of repayment of the credit request? ☐ **Yes** ☐ **No**

☐ We intend to apply for joint credit. _____ _____

Applicant Co-Applicant

CO-BORROWER NAME (Print)_____ Birth Date_____SS#_____

Identification #:_____ Issue Date _____ Issuing Authority _____ Exp. Date:_____

Mailing Address_____ Zip _____ Since _____ Phone_____

Physical Address_____ City_____ Zip _____

Employer_____ Address_____ Since _____ Pay $_____Gross Monthly

Your Position _____Emp. Phone _____ Former Employer _____How Long_____ Yrs.

Your other income: (Include Alimony, Child Support or Maintenance, only if you desire to reveal the fact to support your request for credit) Source_____ Amount $_____Mthly

Nearest Relative _____ Relationship _____ Address _____

Marital Status (Do not complete if this is an application for an individual account.)

Applicant: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, and widowed)

Other Party: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, and widowed)

Have you ever filed bankruptcy? ☐ Yes ☐ No Date _____

Are you paying alimony, child support or maintenance ☐ Yes ☐ No Amount per month $_____

Are there any claims, suits, or judgements against you? ☐ Yes ☐ No Amount per month $_____

Are you a Cosigner, Endorser, or Guarantor for anyone? ☐ Yes ☐ No Amount per month $_____

For the purpose of procuring credit from time to time, I/We furnish the foregoing as a true and accurate statement of my/our financial condition. This application includes all information set forth on the reverse side hereof, the same being incorporated by reference. Authorization is hereby given to the Lender to verify in any manner it deems appropriate any items indicated on this statement and to answer questions about your credit experience with me. The undersigned also agrees to notify the lender immediately in writing of any significant adverse change in said financial condition. Federal law requires financial institutions to obtain information to verify your identity. You may be required to provide one or more forms of identification to comply. Our privacy policy and federal law protect the information that you provide. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by the lender for that purpose.

Date Signed _____ **Signature** _____ **Signature** _____

Borrower **Co-Borrower**

Rev 05-03-23