

Problem 12-2

Fred Bronner is applying for a ValuCard from the Flagstone National Bank.

Directions

Complete a credit application form for Fred Bronner using the data provided. Be sure to compute his monthly net pay accurately and to sign and date the form 7/18/—. Fred wants only one card and is the only authorized user.

Applicant Section Data:

Name: Fred L. Bronner

Birthdate: 3/22/70

Social Security Number: 304-45-9846

Address: 1913 Dogwood Road

City: Charleston

State: West Virginia

Zip Code: 25320-9087

Telephone Number: 304-555-1225

Other Data: Has rented his present apartment for 4 years and 6 months at \$626.00 a month

Present Employer: R. B. Crouse, Inc., 5910 Kanawha Boulevard E., Charleston, WV 25306-7839, telephone 304-555-2601

Present Job: Credit Clerk II for 1 year and 2 months with a weekly net pay of \$382.32

Previous Employer: Tallworks, Inc., 7194 Young Street, Charleston, WV 25309-9922, telephone 304-555-6133

Previous Job: General Office Clerk for 3 years and 1 month with a weekly net pay of \$212.43

Other Sources of Income: Part-time delivery person for Danville Delivery Service with a weekly net pay of \$64.00

Credit References Section Data:

Savings Account: Account No. 32108 with a balance of \$629.08 at Torrence Savings and Loan

Checking Account: Account No. 12-8907 with a balance of \$339.03 at Edgemont Bank and Trust Co.

Loans and Outstanding Debts Section Data:

Auto Loan: A balance of \$3,508.91, with monthly payments of \$276.25, in loan account No. 12078 for a 20-- Buick LeSabre with Edgemont Bank and Trust Co.

Other Lender: A \$227.00 balance, with monthly payments of \$35.00, in account No. 44729 with Valley Electronics

Monthly Net
Pay: \$1,656.72

FNB Flagstone National Bank VALUCARD

CREDIT APPLICATION FORM

APPLICANT:

1. Name (Last)	(First)	(Initial)	2. Birthdate	3. Social Security No.
4. Address (Street)	(City)	(State)	(Zip)	
5. Area Code/Tel. Number	6. Lived At Present Address Years Months	7. ___Own___Rent___Other	8. Monthly Payment	
9. Previous Street Address (if less than 2 years at present address)			10. Lived At Previous Address Years Months	
11. Present Employer	12. How Long Employed Years Months		13. Job Title	14. Mo. Net Income
15. Employer's Address (Street)	(City)	(State)	(Zip)	16. Area Code/Tel. Number
17. Previous Employer	18. How Long Employed Years Months		19. Job Title	20. Mo. Net Income
21. Employer's Address (Street)	(City)	(State)	(Zip)	22. Area Code/Tel. Number
23. Other Sources Of Income			24. Net Income Per Month	

CO-APPLICANT: Complete this section only if a joint account is requested. (Spouse can be a co-applicant.)

25. Name (Last)	(First)	(Initial)	26. Birthdate	27. Social Security No.
28. Address (Street)	(City)	(State)	(Zip)	

CREDIT REFERENCES:

48. Savings Account (Institution Name)	(Account No.)	(Balance)
49. Checking Account (Institution Name)	(Account No.)	(Balance)

LOANS AND OUTSTANDING DEBTS: List all debts owing. Attach additional sheet if necessary.

50. Auto Make, Model, & Year	51. Financed By	52. Account No.	53. Balance	54. Mo. Payment
55. Name of Creditor/Lender	56. Account No.	57. Balance	58. Mo. Payment	

The above information is given to obtain credit privileges. I (we) hereby authorize the obtaining of information about any statements made herein, and I (we) agree to be bound by the terms of the National Credit Card agreement. Signers shall be jointly and severally liable.

Applicant's Signature	Date	Authorized User(s)
Co-Applicant's Signature	Date	Relationship to Applicant No. of Cards Requested