



CUSTOMER IDENTIFICATION NOTICE

To help the government fight the funding of terrorism and money laundering activities, Federal law 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 apply for a loan, we will ask for your full **name (including middle initial), 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.

By executing this form you acknowledge that you are required to provide documentation acceptable to **FIDELITY BANK** to enable us to verify your identity, comply with the provision of the Bank Secrecy Act, as amended by the USA Patriot Act, and complete the processing of your loan application and that (I/We) agree to provide the identifying documents requested.

I certify I have read and understand all of the above information.

_____	_____	_____	
Applicant Name (please print)	Social Security Number	Birth Date	
_____	_____	_____	_____
Applicant's Type of ID and State of Issuance	Identification Number	Issue Date	Expiration Date
_____	_____	_____	_____
Applicant's Address	City	State	Zip Code
_____	_____	_____	
Applicant Name (please print)	Social Security Number	Birth Date	
_____	_____	_____	_____
Applicant's Type of ID and State of Issuance	Identification Number	Issue Date	Expiration Date
_____	_____	_____	_____
Applicant's Address	City	State	Zip Code

CREDIT AUTHORIZATION AGREEMENT

FIDELITY BANK is authorized to check my credit and employment history, and to answer questions about your credit experience with me.

FAIR AND ACCURATE CREDIT TRANSACTIONS ACT DISCLOSURE

We may report information about your account to credit reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

NOTICE OF RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL

If your application for business credit is denied, you have the right to a written statement of specific reasons for the denial. To obtain the statement, contact Commercial Administration, 3829 Veterans Blvd., Metairie, LA 70002; phone 504-569-3568 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request.

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Deposit Insurance Corporation Consumer Response Center, 1100 Walnut St. Box 11, Kansas City, MO 64106.

I certify that I understand all above information, and have a received a copy of this document.

x _____	_____	<input type="checkbox"/>	Intend to apply for joint credit
Applicant	Date	<input type="checkbox"/>	Do not intend to apply for joint credit
x _____	_____		
Co-applicant	Date		

