



REGULATION B: NOTICE OF INTENT TO APPLY FOR JOINT CREDIT

Regulation B and the Equal Credit Opportunity Act requires that a lender obtain evidence of each loan applicants' intent to apply for joint credit before a credit decision can be made. Failure to complete, when required, will render the application/request for credit incomplete.

I do not intend to apply for joint credit We intend to apply for joint credit

APPLICANT INFORMATION

Name	Date of Birth	Social Security Number	
Street Address	City	State	ZIP Code
Telephone Number	Email Address		

JOINT APPLICANT INFORMATION

Name	Date of Birth	Social Security Number	
Street Address	City	State	ZIP Code
Telephone Number	Email Address		

LOAN REQUEST INFORMATION

Purpose	
Amount of Loan Request (\$)	Requested Term
Number of Shares to Purchase	Total Shares Pledged
Preferred Payment Frequency (monthly, quarterly, or annually)	Desired Month (if annual payments)
Name(s) As It Appears or Will Appear On Stock Certificate(s)	

**NOTE: All owners of stock certificate(s) will be required to execute the collateral pledge agreement.*

MARIJUANA RELATED BUSINESS ACTIVITIES

Does the borrower or guarantor generate revenue from marijuana related business activities? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, what percentage?
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Important Information About Procedures for Opening a New Account

To help the federal government fight the funding of terrorism and money laundering activities, Section 326 of the USA PATRIOT Act¹ requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account (checking, savings, certificates of deposit, loans, safekeeping services, trust services, etc.).

What this means for you:

- When you open an account or request certain services, we will ask for your name, address, date of birth, identification number such as your Social Security Number or Tax Identification Number, and other information that will allow us to identify you.
- We may also ask to see your driver's license or other identifying documents.

The principal purpose and routine uses of this information are to verify your identity, provide for the servicing of your account or loan, including communications with consumer reporting agencies, and in the event it is necessary, to locate you and collect on your loan(s). Providing any requested information is mandatory in order to open the account or receive the requested service. We will not be able to open your account or grant the service if the requested information is not provided.

In all cases, protection of our customers' identity and confidentiality is the Bank's pledge to you.

¹This notice also satisfies our obligations under the Privacy Act of 1974

Acknowledgment and Agreement

The undersigned specifically acknowledge(s) that: (1) verification or re-verification of any information contained in the application may be made at any time by the Lender, its agents, successors, and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (2) the Lender, its agents, successors and assigns will rely on the information contained in the application and I/We have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/We have represented herein should change prior to closing; (3) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors and assigns, may, in addition to all their other right and remedies, report my/our name(s) and account information to a credit reporting agency.

I/We certify that the information provided in this application is true and correct as of this date and that I/We understand the conditions set forth in this application.

Applicant Signature	Date
Joint Applicant Signature	Date



FACTS

WHAT DOES Bank of North Dakota 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? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and transaction history
- Account transactions and credit history

When you are no longer our customer, we continue to share your information as described in this notice.

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 Bank of North Dakota chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the Bank of North Dakota 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	No	We don't share
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 nonaffiliates to market to you	No	We don't share

Questions? Call 1-800-472-2166 or go to www.bnd.nd.gov

Who we are	
Who is providing this notice?	Bank of North Dakota (BND) Student Loans of North Dakota (SLND), as administered by the BND

What we do	
How does Bank of North Dakota protect my personal information?	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.
How does Bank of North Dakota collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or apply for a loan • make a wire transfer or show your government-issued ID • make deposits or withdrawals from your account. <p>We also collect your personal information from credit bureaus.</p>
Why can't I limit all sharing?	Federal law gives you the right to limit only: <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 law and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Bank of North Dakota has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Bank of North Dakota does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Bank of North Dakota does not jointly market.</i>

Other Important Information