



Request: <input type="radio"/> New Line <input type="radio"/> Line Increase	Type of Account: <input type="radio"/> Individual <input type="radio"/> Joint
Amount Requested (Maximum: \$10,000):	Link the RCR to the following MB&T account:

Note: Married or registered domestic partner applicants may apply for separate credit. To do so, you must have a separate checking account. If your Montecito Bank & Trust checking account is held in your name and that of another person or persons, all owners of the account must apply and agree to the terms of the credit agreement.

1. APPLICANT'S INFORMATION

First Name		Middle Name		Last Name	
Marital Status: <input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried (Single, Divorced, Widowed) <input type="radio"/> Registered Domestic Partner				Date of Birth	Social Security Number
Home Phone		Cell Phone		E-mail Address*	
<i>*To unsubscribe from Montecito Bank & Trust emails with special offers, deals, promotions or surveys email unsubscribe@montecito.bank.</i>					
Permanent Residence Address (Street, City, State, ZIP)				<input type="radio"/> Own <input type="radio"/> Rent No. Yrs./Months /	
Current Mailing Address (Street, City, State, ZIP) if different from above address				Monthly Housing Expense \$	
Name and Address of Current Employer				<input type="radio"/> Self-Employed <input type="radio"/> Retired <input type="radio"/> Active Military	
Business Phone	Years/Months at Job /	Present Position/Title			Monthly Gross Income \$
<i>Alimony, child support or separate maintenance income needs to be listed only if you wish such income to be considered in evaluating this application. Please identify other sources of income:</i>				Other Monthly Income \$	
<i><input type="radio"/> Alimony <input type="radio"/> Child Support <input type="radio"/> Separate Maintenance Income <input type="radio"/> Other _____</i>					
<i>If employed in current position for less than two years, or if currently employed in more than one position, complete the following:</i>					
Name of Employer				Dates (From – To)	
Position/Title/Type of Business				Monthly Gross Income	

2. CO-APPLICANT'S INFORMATION

First Name		Middle Name		Last Name	
Marital Status: <input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried (Single, Divorced, Widowed) <input type="radio"/> Registered Domestic Partner				Date of Birth	Social Security Number
Home Phone		Cell Phone		E-mail Address*	
<i>*To unsubscribe from Montecito Bank & Trust emails with special offers, deals, promotions or surveys email unsubscribe@montecito.bank.</i>					
Permanent Residence Address (Street, City, State, ZIP)				<input type="radio"/> Own <input type="radio"/> Rent No. Yrs./Months /	
Current Mailing Address (Street, City, State, ZIP) if different from above address				Monthly Housing Expense \$	
Name and Address of Current Employer				<input type="radio"/> Self-Employed <input type="radio"/> Retired <input type="radio"/> Active Military	
Business Phone	Years/Months at Job /	Present Position/Title			Monthly Gross Income \$
<i>Alimony, child support or separate maintenance income needs to be listed only if you wish such income to be considered in evaluating this application. Please identify other sources of income:</i>				Other Monthly Income \$	
<i><input type="radio"/> Alimony <input type="radio"/> Child Support <input type="radio"/> Separate Maintenance Income <input type="radio"/> Other _____</i>					
<i>If employed in current position for less than two years, or if currently employed in more than one position, complete the following:</i>					
Name of Employer				Dates (From – To)	
Position/Title/Type of Business				Monthly Gross Income	

3. AGREEMENT, SECURITY INTEREST AND SIGNATURES

To Montecito Bank & Trust ("you" and "your"): In order to obtain an overdraft protection Ready Cash Reserve line of credit ("RCR") and as security for all amounts due, I ("I," "me," and "my" mean the applicant and co-applicant(s), if any) give you a security interest in the checking account linked to the RCR (identified at the top of this application) and any other deposit accounts I may have with you, to the extent permitted by law. The information supplied in this application is complete and correct. I understand you will rely on this information. You may request a consumer credit report or reports from one or more consumer reporting agencies (credit bureaus) in connection with my application. If I ask you, I will be informed whether any consumer credit report was requested and, if so, of the name and address of the consumer reporting agency which furnished the report. If you update, renew, increase or extend my RCR, you may obtain subsequent credit reports without telling me. I consent to you and your affiliates sharing information as authorized by law from and about me and my accounts with each other and with others, including information that may be used to offer insurance and investment products to me. If my application is approved, I agree to the terms and conditions of the RCR Line of Credit Agreement that has been provided to me and I hereby acknowledge receipt of the Agreement.

X _____ Signature of Applicant		X _____ Signature of Co-Applicant	
_____ Date		_____ Date	
BANK USE ONLY:	Received By:	Date Received:	Bank Associate: