

Welcome to the Woodsfield Savings Bank Online Loan Application Portal!

The walkthrough provided below gives a detailed description of the application process with information about each fillable field and the questions you will see.

If you are ready to start applying please click this link :

<https://woodsfieldsavingsexternal.identifi.net/identifi.net/spa/web-ui/anonymous-start/1/1>

After clicking the link above you will be redirected to the online application where you will follow the prompts to fill in all necessary information about the loan you are applying for.

As mentioned above, here is a walkthrough description of the application process :

1. Type of Application
 - a. This is the Type of Credit Requesting (Individual or Joint, with more than one person)
2. Applicant Name
3. Primary Phone Number
4. Email Address
 - a. You need to have immediate access to the email address inputted to complete the loan application process.
5. Amount Requested
 - a. This is the amount of the loan that you are requesting
6. Click 'Start'
 - a. By clicking start, this will send the application completion link to the email address provided. When you have received the email, click the link provided to complete the application process.
 - b. This is for verification of your identity and contact method.

Type of Application**

- c. **Will pre-fill with the information you provided in the beginning stage.
- c. Applicant Name**

Type of Requested Credit

7. Application Date**
8. Amount**
9. Financing Type
 - a. Choose from a dropdown list of Modification, New, Refinance.
 - b. Choose Modification if you need to modify a current loan you have with us.
 - c. Choose New if you are requesting a new loan (like an automobile purchase).
 - d. Choose Refinance if you are refinancing collateral that you may own, switching banks to WSB, or wanting cash from collateral etc.
10. Number of Months
 - a. Type the length of the loan term that you are requesting
11. Credit Type
 - a. Choose from a dropdown list of Line of Credit or Loan.
 - b. Choose Line of Credit if you are applying for a credit line you can use and pay off multiple times.
 - c. Choose Loan if you are applying for a normal loan such as a purchase or refinance.
12. Loan Purpose
 - a. Choose from a dropdown list of Agricultural, Business, Consumer.
 - b. Choose Agricultural if you are applying for a loan on farm equipment/proceeds in which the farm is your primary source of income.
 - c. Choose Business if you are applying for a loan on behalf of your business.

- d. Choose Consumer if you are applying for a loan for yourself.
- 13. Security for Credit
 - a. Choose from a dropdown list of Secured or Unsecured.
 - b. Choose Secured if you are applying for a loan that has some sort of collateral. (Such as a car, motorcycle, boat etc.)
 - c. Choose Unsecured if you are applying for a loan that does not have any collateral to secure the loan.
- 14. Proceeds of Credit to be Used for
 - a. Please be as specific as possible describing what you will be using the loan proceeds for.

Applicant Information

- 15. Full Name**
- 16. Follow the prompts to fill in all personal information.
- 17. Address - if you have been at your current address for less than two years, please provide previous addresses up to 2 years worth of history.

Assets/Debts

- a. If you are a new customer to WSB (Welcome!) please provide as many assets as applicable to you including Checking and Savings Accounts and other dropdown list options.

Income Information

- a. If you have been receiving income from your current employer/payer for less than 2 years please use the 'Add' button to provide up to 2 years worth of income history.

Other Income

- a. List any other income that you may want to include/claim on your loan application. Please note, all income claimed will need to have proof of this income.

Other Obligations

- a. List any other obligations that you may have outstanding.

Collateral Information

- a. Click the 'Add' button on the right hand side if you are applying for a secured loan.
- b. Here you will list all information about the collateral that you are wanting to secure your loan with.
- c. If there is more than one piece of collateral, simply click the 'Add' button as many times as needed.

Marital Status

- a. Leave blank unless: (1) the credit will be secured, or (2) you reside in a community property state, or (3) you are relying on property, located in a community property state, as a basis for repayment.

Additional Information or Explanations

- a. Click the 'Add' button on the right hand side to input a text box to explain anything additional that you would like the loan officers to know about your application, the collateral, your credit score/history, or anything other information necessary.

Document Attachments

- a. Most Recent Paystubs - Please upload copies of your last 30 days of proof of income - paystubs, pay award letters, or direct deposit proof.
- b. Photo ID - Please provide a photo of your valid current photo ID.
- c. Most Recent tax Return - This field is applicable to most Agricultural loans and all Business Loans.

Submit!

Once submitted, you will receive a confirmation email that your application has been sent to the loan officers and one of them will be reaching out to you soon.

Please note if you are missing anything from this application, the loan officer has the ability to resubmit your application back to you to fill in any missing information. Please be as thorough as possible.

As always we are here to help you for all of your loan needs, so please do not hesitate to reach out with any questions!

Contact Us:

1-800-472-1641

info@woodsfieldsavings.com