



## Before you submit your application, ensure you have completed the following:

All required sections of the application.

Remembered to sign the application (you can sign digitally or print, sign, scan and email completed application).

Been employed by a CIBC entity in the US Region for at least 90 days. If not, please submit your application once you reach 90 days of employment.

Lifted any credit freezes on your information with Experian or TransUnion. We cannot process your application if a freeze is in place. You can reinstate the freeze once you have been notified of your loan decision.

Included your Social Insurance Number (SIN) and signed the Canadian Credit Report Consent form if you have a Canadian credit profile and consent to CIBC Bank USA evaluating this information.



# Employee Purpose Loan Consumer Credit Application

## Section A: Type of Credit Requested

Purpose of Credit: Personal/Other

Loan Amount Requested (up to \$5,000):

Requested Term Loan (up to 4 years):

## Section B: Applicant Information

Name:

Present Address:

City:

State:

Zip:

Previous Address (if you have lived at your present address for *less* than a year):

Date of Birth:

Home Phone:

Personal Cell:

Personal Email Address:

Social Security Number:

***For applicants providing a Social Insurance Number: Providing your Social Insurance Number is optional. If you choose to provide your Social Insurance Number, CIBC Bank USA can obtain and use your Canadian credit profile to evaluate your application for this product. Note that pulling a credit report may impact your credit score.***

***I understand and choose to provide this information***

### Social Insurance Number:

Driver's License/State ID Number:

State/Issuing Authority:

Issue Date:

Expiration Date:

Immigrant Status:

U.S. Citizen

Permanent U.S. Resident

Other

Employer (CIBC Legal Entity):

Position:

Years/Months There:

Prior Employer Name/Address (if employed in current position *less* than two years)

### Closest Relative Information (not living with you)

Name:

Phone Number:

Address:

## Section C: Additional Information

Have you ever filed for bankruptcy (Chapter 7 or 13) in the past 10 years?	Yes	No
Have you had property foreclosed on or given title or a deed-in-lieu of title in the past 7 years?	Yes	No
If yes, when?		
Do you have any unsatisfied judgments against you?	Yes	No
If yes, when?		
Do you currently have any outstanding loan with CIBC Bank USA?	Yes	No

## Employee Purpose Loan

**Important Information about Procedures for Opening a New Account:** 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 open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you.

The Employee Purpose Loan opened at CIBC Bank USA is to be used exclusively for and by the named applicant and cannot be used to transact on behalf of a third party. This does not prohibit the use of a legally authorized representative, such as a guardian or an agent acting under a valid Power of Attorney (POA), to act on behalf of the named borrower. I agree that this account will not be used by or on behalf of a third party unless a legally authorized representative is acting on my behalf.

I understand the limitations of the Employee Purpose Loan usage which prohibit the following: paying off debt at an affiliate entity of CIBC Bank USA or otherwise having proceeds of this loan be transferred to an affiliate entity of CIBC Bank USA; purchasing CIBC stock; paying for post-secondary education expenses; for the sale, distribution, marketing, or production of medical or recreational marijuana, medical or recreational cannabis or any constituent cannabinoids such as THC, as well as any substance considered to be synthetic cannabinoids (this limitation applies broadly, regardless of whether the activity is conducted by collectives, collective caregivers, co-ops, growers, or any other entity or organization); for the sale, distribution, or manufacture of any type of drug paraphernalia; or for any other illegal purpose.

I understand that if my employment with the Bank is terminated (voluntarily or involuntarily) during my repayment term, my interest rate and payment amount will be adjusted to market rate on the effective date of my employment termination. I am responsible for satisfying the loan balance at the new terms and conditions that apply for the life of my loan. These terms are outlined in the Employee Purpose Loan Promissory Note and should be carefully reviewed before obtaining the loan. Please reach out to the Client Support Center at (833) 824-2287 with any questions.

**Representations and Warranties:** I certify that all the information on this loan application is true and complete and is made for the purpose of determining my eligibility for credit. I agree that this application remains your property, whether or not the application is accepted. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made on this application, and to determine my credit worthiness, including, but not limited to, obtaining consumer reports from consumer reporting agencies; credit information from banks, other financial institutions, and creditors.

## CIBC Bank USA Electronic Disclosure Consent Agreement - Employee Purpose Loan

### General

This CIBC Bank USA Electronic Disclosure Consent Agreement ("E-Sign Consent") applies to all communications for the Employee Purpose Loan product provided by CIBC Bank USA. You should read this entire document carefully before consenting to the E-Sign Consent as part of the application process. By accessing this document, you are demonstrating your ability to access electronic communications in this format prior to consenting to this E-Sign Consent. You must agree to this E-Sign Consent in order to process your Employee Purpose Loan application electronically. Failure to provide consent may result in longer processing time for your loan application.

### Definitions

The terms "we," "us" and "Bank" refer to CIBC Bank USA or any affiliate, agent, independent contractor or designee that we may use to provide CIBC Bank USA products or services. The terms "you" and "your" refer to the applicant of the CIBC Bank USA

Employee Purpose Loan. The term "Communications" means any and all communications from the Bank to you, including, but not limited to, any customer agreements, including any amendments; disclosures; notices; responses; transaction histories; privacy policies; and any and all other information related to CIBC Bank USA products and services, including any information that we are required by law to provide to you in writing.

### **Scope of Communications to be provided in Electronic Form**

When you apply for an Employee Purpose Loan via a digital application, you agree that we may provide you with all Communications in electronic form and that we may discontinue sending paper Communications to you, unless you withdraw your consent as provided in this E-Sign Consent. We may still choose, at our election, to provide you with any Communication in paper form. Your consent to receive electronic Communications includes, but is not limited to, consent to receive the following electronically:

- All legal and regulatory disclosures and Communications associated with the Employee Purpose Loan product.
- Notices or disclosures about a change in the terms of this E-Sign Consent.
- Our responses to your requests related to your accounts and services at the Bank.

This consent to receive Communications electronically does not enroll you in:

- CIBC NetBanking Services
- Digital Banking Services
- eStatements
- Any service that provides your Bank deposit or loan account documents electronically.

If you would like to use CIBC NetBanking Services, please enroll directly through the link on our website [cibc.com/US](http://cibc.com/US). If you would like to receive your Bank deposit account communications electronically and no longer receive paper communications, please use CIBC NetBanking Services to sign up for our eStatement service.

### **Method of Providing Communications to You in Electronic Form**

The Bank will use your CIBC company email address to provide all electronic communications to you.

### **How to Withdraw Consent**

You may withdraw your consent to receive Communications in electronic form by contacting us at CIBC Bank USA, 6825 West 111th St. Worth, IL 60482, Attention: CIBC Client Services – Employee Banking. However, withdrawal of your consent to receive Communications electronically may result in a delay in processing your application. The Bank, at our option, may suspend any such application you have with us indefinitely until such time as the Bank can support non-electronic processing. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal. At our option, we may treat your provision of an invalid e-mail address or the malfunction of a previously valid e-mail address as a withdrawal of your consent to receive electronic Communications.

### **How to Update Your Records**

For the duration of your employment with us, the Bank will use your CIBC company email address to provide all electronic communications to you. Upon voluntary or involuntary termination, it is your responsibility to provide the Bank with an alternate email address for communications. You can request updates to your other account information by contacting us at:

CIBC Bank USA  
6825 West 111th St.  
Worth, IL 60482  
Attention: CIBC Client Services – Employee Banking  
Telephone: 833 824-2287

To help protect the confidentiality of your personal information, please do not send us any information regarding your Employee Purpose Loan Application outside of your CIBC email.

### **Hardware and Software Requirements**

In order to access, view, and retain electronic Communications that we make available to you, you must have:

- An Internet browser that supports 128 bit encryption;
- Sufficient electronic storage capacity on your computer's hard drive or other datastorage unit;
- A valid CIBC e-mail account and access to CIBC issued e-mail software;
- A personal computer (Pentium 120 Hhz; or higher or Macintosh, Power Mac, 9500, Power PC 604 processor 120-Mhz Base or higher) or mobile device, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying and either printing or storing Communications received from us in electronic form via a plain text-formatted e-mail or by access to our website using a browser that meets the requirements specified above; and

- Adobe Acrobat Reader 6.0 or higher or other software that enables you to view Portable Document Format (PDF) documents. If you are able to read this Consent Agreement, you have a sufficient version of software to read our electronic Communications to you. If you cannot access this document from your computer or mobile device, you need to download Adobe Acrobat Reader or other software to be able to view electronic Communications provided in PDF format.

### **Requesting Paper Copies**

To request a paper copy of a Communication, contact us at:  
Phone Number: 833 824-2287

Or send your written request to:

CIBC Bank USA  
6825 West 111th St.  
Worth, IL 60482  
Attention: CIBC Client Services – Employee Banking

We reserve the right to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

### **Communications in Writing**

All Communications in either electronic or paper format from us to you will be considered “in writing.” You should print or download a copy of this E-Sign Consent and any other Communication that you wish to keep for your records.

### **Federal Law**

You agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act (E-SIGN Act).

### **Termination and Amendments**

We reserve the right, in our sole discretion, to discontinue the provision of Communications in electronic form, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any termination or change as required by law.

### **Consent**

By selecting the box next to “I read and agree to the CIBC Bank USA Electronic Disclosure Consent Agreement – Employee Purpose Loan. I would prefer to have my application processed via my CIBC Email and to receive Communications electronically,” you are consenting to having electronic Communications provided to you as described in this E-Sign Consent. You agree that you and your computer or mobile device satisfies the hardware and software requirements specified in this E-Sign Consent, that you have access to your current CIBC e-mail address, and that you were able to view, download, and print this E-Sign Consent.

Please select **one**:

I read and AGREE to the CIBC Bank USA Electronic Disclosure Consent Agreement – Employee Purpose Loan. I would prefer to have my application processed via my CIBC Email and to receive Communications electronically.

I read and DO NOT AGREE to the CIBC Bank USA Electronic Disclosure Consent Agreement – Employee Purpose Loan. I would prefer to have my application processed via mail. I understand that this may result in a significantly longer processing time for my application.

Applicant Signature

Date:

**FACTS****WHAT DOES CIBC BANK USA 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 account balances
- Account transactions and checking account information
- Transaction history and wire transfer instructions

**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 CIBC Bank USA (CIBC) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CIBC share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

**To limit our sharing**

Call toll-free: 877-448-6500

**Please note:** If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?**

Call toll-free 877-448-6500 or go to [cibc.com/US](http://cibc.com/US)



## Who are we

## Who is providing this notice?

This notice is provided by CIBC Bank USA.

## What we do

## How does CIBC 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 CIBC collect my personal information?

We collect your personal information, for example, when you:

- Open an account or make deposits or withdrawals from your account
- Pay your bills or apply for a loan
- Use your debit card or make a wire transfer

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

## Why can't I limit all sharing?

Federal law gives you the right to limit only:

- 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

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply individually—unless you tell us otherwise.

## Definitions

## Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include companies with the CIBC name and include the following financial companies:

- *CIBC National Trust Company;*
- *CIBC Private Wealth Advisors, Inc.;*
- *CIBC Delaware Trust Company;*
- *CIBC Private Wealth Group, LLC;*
- *Canadian Imperial Bank of Commerce;*
- *CIBC World Markets Corp.; and*
- *CIBC Inc.*

## Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *CIBC Bank USA does not share with nonaffiliates so they can market to you.*

## Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include credit card companies.*

## Other Important Information

## State Laws:

**For California residents:** We will not share information we collect about you with nonaffiliates, except as permitted by California law, such as to service your account. We will limit sharing among our affiliates to the extent required by California law, unless you authorize us to make those disclosures.

**For Vermont residents:** We will not share information we collect about you to nonaffiliated third parties, except as permitted by Vermont law, such as to service your account. We will limit sharing among our affiliates to the extent required by Vermont law, unless you authorize us to make those disclosures.



**By signing this consent form, you consent to the following:**

You consent to the collection, use, and sharing of your personal information from time to time as provided in the CIBC Bank USA Privacy Notice provided to you in connection with your loan application. The notice is also available online on our website at [us.cibc.com](http://us.cibc.com).

You consent to CIBC Bank USA from time to time obtaining your credit, financial and related personal information, including a consumer or credit bureau report about you from, and disclosing this information to, any credit or consumer reporting agency or any third party with whom you have had or may have a financial relationship.

You acknowledge this information may be obtained about you in connection with this application, including to: determine whether credit will be granted and your ongoing creditworthiness; qualify you for products and services; verify your identity and protect against fraud; service your account; tell you about other products; or comply with law. This credit bureau consent is effective immediately and is valid for a reasonable period of time after your relationship with CIBC Bank USA has ended. CIBC Bank USA will provide you the name and address of the credit or consumer reporting agency upon request.

**You agree that we may share your information, including your Social Insurance Number (SIN), with a credit bureau to obtain credit information about you.**

Applicant: \_\_\_\_\_ SIN#: \_\_\_\_\_ Date: \_\_\_\_\_

\_\_\_\_\_

Applicant Signature