



American Bank of Beaver Dam
 115 Front St., 1519 N. Spring St., 120 Frances Lane
 Beaver Dam, WI 53916
 920-885-2705

Personal Financial Statement

CHECK ONE OF THE FOLLOWING BOXES. YOU MAY APPLY FOR SEPARATE OR JOINT CREDIT.

- SEPARATE CREDIT** - Complete Applicant Section with information about yourself, Complete Spouse Section with information about your spouse only if you are married AND a Wisconsin Resident. Provide the correct information to complete the remainder of the form and sign on the reverse side.
- JOINT CREDIT WITH SPOUSE** - Complete Applicant and Spouse Sections along with the remainder of the form. Applicant & Spouse must both sign on the reverse side.
- JOINT CREDIT WITH _____ who is not your spouse.** Each of you must complete a separate Financial Statement as if applying for separate credit and then submit them together, including completing Spouse Section if you are married and a Wisconsin Resident.

FOR MARRIED APPLICANTS RESIDING IN WISCONSIN. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. (sign & date below)

Signature ▶

Date

APPLICANT				SPOUSE											
IF YOU ARE A WISCONSIN RESIDENT, INDICATE MARITAL STATUS				MARK SAME IF DUPLICATE OF APPLICANT INFORMATION											
<input type="checkbox"/> MARRIED		<input type="checkbox"/> UNMARRIED		<input type="checkbox"/> LEGALLY SEPARATED		<input type="checkbox"/> CO-APPLICANT (BORROWER)		<input type="checkbox"/> NON-APPLICANT							
PLEASE PRINT YOUR FULL NAME				PLEASE PRINT YOUR FULL NAME											
Date of Birth		Social Security Number		Date of Birth		Social Security Number									
Current Address City/State/Zip				Current Address City/State/Zip											
No of Years There		County You Live In		Home Phone		No of Years There		County You Live In		Home Phone					
Previous Address City/State/Zip				Previous Address City/State/Zip											
Number of Dependents & Ages				Number of Dependents & Ages											
Current Employer		How Long		Business Phone		Current Employer		How Long		Business Phone					
Employer's Address City/State/Zip				Position				Employer's Address City/State/Zip				Position			

STATEMENT OF FINANCIAL CONDITION																							
ASSETS (Do Not List Assets of Doubtful Value)						LIABILITIES																	
<i>List Dollars (Omit Cents)</i>						<i>List Dollars (Omit Cents)</i>																	
Schedule A		Cash Equivalent Assets (Cash in Banks, Money Markets, CDs)				(1)		Schedule H		Notes Payable to Banks (Unsecured)		(17)											
Schedule B		U.S. Gov't & Marketable Securities				(2)		Schedule H		Notes Payable to Banks (Secured)		(18)											
Schedule C		Non-Marketable Securities				(3)		Schedule H		Amounts Payable to others		(19)											
Schedule C		Restricted or Control Stocks				(4)				Margin Loans		(20)											
Schedule D		Securities held in Margin Accounts				(5)				Credit Cards/other Revolving Debt		(21)											
Schedule D		Real Estate Owned and Interests in Real Estate Investments				(6)				Unpaid Income Tax		(22)											
Schedule E		Limited Partnership Interests				(7)		Schedule D		Other Unpaid Taxes or Interest		(23)											
Schedule E		Loans Receivable				(8)		Schedule D		Real Estate Mortgages Payable		(24)											
Schedule F		Autos and Other Personal Property				(9)		Schedule F		Life Insurance Policy Loans		(25)											
Schedule F		Life Insurance - Cash Value				(10)				Other Debts - Itemize		(26)											
Schedule F		Retirement Assets				(11)				Other _____		(27)											
Schedule F		Other Assets (Itemize)				(12)				Other _____		(28)											
Schedule F		Other _____				(13)				Other _____		(29)											
Schedule F		Other _____				(14)				Other _____		(30)											
Schedule F		Other _____				(15)				TOTAL LIABILITIES ▶		(31)											
TOTAL ASSETS ▶						(16)						NET WORTH (Assets minus Liabilities) ▶						(32)					
TOTAL ASSETS & NET WORTH ▶						(16)						TOTAL LIABILITIES & NET WORTH ▶						(33)					

INCOME & FINANCIAL OBLIGATION INFORMATION																							
SOURCES OF INCOME FOR YEAR ENDED:						MONTHLY OBLIGATIONS																	
APPLICANT						SPOUSE																	
Salary		_____				_____		Mortgage or Rental Payment		_____													
Commission Income		_____				_____		(Include Tax and Insurance Accrual)		_____													
Bonuses		_____				_____		Schedule H		Notes Payable Banks				_____									
Dividends & Interest		_____				_____				Amounts Payable to others				_____									
Schedule D		Net Real Estate Income				_____				Interest on Margin Loans				_____									
		Itemize other Income - Alimony, Child Support or separate Maint. Pymts. need not be disclosed in applicant does not wish them to be used in decision to extend credit.				_____				Credit Cards (3% of outstanding balance)				_____									
		_____				_____				Alimony or Child Support				_____									
		_____				_____				Insurance Premiums				_____									
		_____				_____				Itemize other obligations				_____									
		_____				_____				Other (specify) _____				_____									
		_____				_____				Other (specify) _____				_____									
TOTAL ▶						(16)						TOTAL ▶						(33)					

GUARANTEES & OTHER CONTINGENT OBLIGATIONS						PERSONAL INFORMATION					
Have you or your spouse guaranteed any indebtedness or have any contingent liabilities? <input type="checkbox"/> NO <input type="checkbox"/> YES (please describe below)						Do you have a will? <input type="checkbox"/> No <input type="checkbox"/> Yes		Will last revised? _____		Income Tax Settle Through? _____	
TYPE						Do you have a trust? <input type="checkbox"/> Revocable <input type="checkbox"/> Living <input type="checkbox"/> Marital <input type="checkbox"/> Family <input type="checkbox"/> Insurance <input type="checkbox"/> Charitable					
CREDITOR						Trustee: _____					
AMOUNT						Attorney's Name/Firm _____					
Guarantee						Accountant's Name/Firm _____					
Leases						Obligations for Alimony, Child Support or Separate Maint Payments? <input type="checkbox"/> No <input type="checkbox"/> Yes (Describe below.) <input type="checkbox"/> Applicant <input type="checkbox"/> Spouse					
Legal Claims											
Letters of Credit											
Other (specify)											
Ever been the debtor in Bankruptcy proceedings? <input type="checkbox"/> No <input type="checkbox"/> Yes (Describe below.) <input type="checkbox"/> Applicant <input type="checkbox"/> Spouse						Ever been a defendant in any suit or legal action? <input type="checkbox"/> No <input type="checkbox"/> Yes (Describe below.) <input type="checkbox"/> Applicant <input type="checkbox"/> Spouse					

INSTRUCTIONS FOR INFORMATION TO BE SUPPLIED BELOW:

If married applicants are applying for joint credit, include all assets and all liabilities of both spouses. Both spouses must sign this statement.

If a married applicant is applying for separate credit or for joint credit with someone other than his/her spouse, include all marital property and all individual property of the applicant spouse, but DO NOT individual property of the other spouse.

A married applicant must in every case identify the liabilities of both spouses.

For purposes of this statement:

- Marital Property means assets acquired with my or my spouse's income on or after 1-1-86; and
- Individual Property means property owned (whether in joint or sole name) by me prior to marriage, prior to establishing residence in Wisconsin or prior to 01/01/1986, however acquired, and property acquired by me, by gift, or inheritance at any time.

SCHEDULE A - CASH EQUIVALENT ASSETS					
Name of Financial Institution	Type of Accounts	In the Name of:	Current Balance	Maturity	Are these pledged?

SCHEDULE B - US Government & Marketable Securities						
No. of Shares/face value (bonds)	Description-Name	In the Name of:	Restricted?	Cost	Market Value	Are these pledged?

SCHEDULE C - Non-Marketable Securities & Restricted or Control Stocks					
No. of Shares/face value (bonds)	Description-Name	In the Name of:	Book Value	Market Value	Are these pledged?

SCHEDULE D - Real Estate Owned					
Property Address	Homestead, Land, Investment, Commercial	Year Acquired	% Ownership	Present Market Value	
Property A					
Property B					
Property C					
Property D					
Property E					

SCHEDULE D - Continued							
	Mortgage Holder	Mortgage Maturity	Current Mortgage Balance (total line 24)	Monthly Rental Income	Monthly Mortgage Payment	Taxes/Insurance Accruals	Net Rental Income
A							
B							
C							
D							
E							

SCHEDULE E - Limited Partnership Interests						
Name of Partnership	Type	Orig. Cash Outlay	Add. Required Contributions	Contingent Liability or Letter of Credit	Est. Market Value	Net Monthly Cash Flow

SCHEDULE F - Life Insurance Carried including Group Insurance					
Name of Insurance Company	Owner of Policy	Beneficiary	Face Amount	Cash Value of Life Ins. (total line 10)	Policy Loans (total line 25)

SCHEDULE G - Disability Insurance Carried				
Name of Insurance Company	Owner of Policy	Person Covered	Amount of Coverage	Short/Long Term ?

SCHEDULE H - Credit Information (excluding First Mortgage Loans)						
Creditor	Credit in the name of:	Date opened:	High Credit:	Current Balance:	Collateral	Monthly Payment

The Information contained in this statement is provided for the purpose of obtaining, or maintaining credit with you on behalf of the undersigned, or persons, firms or corporations on whole behalf the undersigned may either severally or jointly with others, execute a guarantee in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of a change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our credit worthiness. You are authorized to answer questions about your credit experience with me/us.

NOTICE TO MARRIED APPLICANTS RESIDING IN WISCONSIN. 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

▶ _____
SIGNATURE - APPLICANT

▶ _____
SIGNATURE - SPOUSE OR NON-APPLICANT

▶ _____
DATE SIGNED

FACTS

WHAT DOES AMERICAN BANK OF BEAVER DAM 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**
- **Credit history** and **Credit score**

When you are *no longer* a 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 **American Bank of Beaver Dam** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American Bank of Beaver Dam 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	Yes	No
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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 1-920-885-2700 or go to <https://americanbankbd.com/contact.html>

Who we are

Who is providing this notice?	American Bank of Beaver Dam
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What we do

How does American Bank of Beaver Dam 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 American Bank of Beaver Dam collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>American Bank of Beaver Dam does not share with our Affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>American Bank of Beaver Dam does not share with Nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include direct marketing companies, and financial service companies such as financial brokerage companies.</i>

Other Important Information