		eFIPCO	
	130S MN (5/14)	31257	
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SHORT FORM CREDIT APPLICATION

					Da	ate of Application			
To Creditor:									
APPLICANT(S). Y Joint Applicant Column or			-	dit. Applicants	should	complete Applica	ınt Column; Joi	nt-Applicant(s), if	any, should complete
2. LOAN Amoun	nt requested \$ _			Pur	pose _				
Collateral offered		-							
Owner(s) of collate									
Interest rate:		No. o	f Months:			Type: _			
Applicant			A	PPLICANT I	NFORM	IATION		Joint Applicant	i e
Applicant Name					Joint A	applicant Name			
Dependents						dents (not listed by	Applicant)		
No. Ages					No.	Ages			
Social Security Number D	Date of Birth Di	river's License	e (or Stat	e ID Card) No.	Social	Security Number	Date of Birth	Driver's License (c	or State ID Card) No.
Driver's License (or State	ID Card) Name		Expiration	Date State	Driver's	s License (or Sta	ate ID Card) Nan	ne	Expiration Date State
Changed Name on Driver's					Change	Name on Driver's			
License or State ID Card in Past 5 Years No Y	es, and give Prior Nam	ne				or State ID Past 5 Years No	Yes, and give Prior	Name	
Home Phone Cell I	Phone E	-Mail Addres	S		Home	Phone Cel	I Phone	E-Mail Address	
			_					<u> </u>	
Present Address (Street, City,	, State & ZIP)	Own L	Rent	No. Yrs.	Presen	t Address (Street, C	ity, State & ZIP)	Own	Rent No. Yrs.
Previous Address (Street, City	y, State & ZIP)			No. Yrs.	Previou	us Address (Street, C	City, State & ZIP)		No. Yrs.
			ΕN	IPLOYMENT	INFOR	MATION			
Name & Address of Employe	er 🔲	Self Employ	red Yrs. c	n this job	Name	& Address of Emplo	yer	Self Employed	Yrs. on this job
			I	Monthly ome \$					Gross Monthly Income \$
Position			Busine	ess Phone	Positio	n			Business Phone
Name of Previous Employer		Self Employ	ved Yrs. c	on this job	Name	of Previous Employe	er	Self Employed	Yrs. on this job
		07115D II	100115 5						
(Need not reveal income from repaying this obligation).	om medical insuran					support and ma oplicant(s) does not		such income consi	dered as a basis for
Gross Monthly Income	Applicant	Joint	Applicant	Total		Descril	be Other Income	Source	Monthly Amount
Overtime	\$	\$		\$		Applicant			\$
Bonuses						Applicant			
Commissions						Joint Applicant			
Dividends/Interest						Joint Applicant			
Net Rental Income									
Other (complete section to the right to describe)									
Total (incl. base employment)	\$	\$		\$					
			IONY, CHIL	<u> </u>	OR SE	PARATE MAINTI	ENANCE PAY	MENTS	
						considered as a bas			
Kind of Income	Name of Payor				Kind of	f Income	Name of Payor		
Amount per Month E	Ends	А	mt. Past Due	!	Amoun	t per Month	Ends	Am	nt. Past Due
\$		\$	5		\$			\$	
Is any listed income likely to	be reduced before	the credit red	guested is pa	id off?	Is anv	listed income likely t	to be reduced be	fore the credit requ	uested is paid off?
· <u> </u>	(Explain in detail o		•		,	No ☐ Yes ☐		ail on separate she	·
Name and Address of neares	st relative not living	g with you			Name	and Address of near	rest relative not I	iving with you	
Assets	Amount		Δο	sets	sets	Amount	ΙΙ Δ	ssets	Amount
Accounts in Banks	\$		Real Estate		\$		Other A	1.	\$
Stocks & Bonds	\$		Retirement		\$				
	Ψ				- -			1	
Life Insurance (Face Value) \$	\$		Automobiles		\$		Total As	sets	\$
*This is not a complete or fin	al description of co	ollateral.	1				1 1		

LIST ALL DEBTS AND OBLIGATIONS OF PERSONS IDENTIFIED IN APPLICANT AND JOINT APPLICANT COLUMNS. (Use continuation sheet to list any additional liabilities.)

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance	Credit Limit	Debtor
Name and Address of Creditor	\$ Payment/Months	\$	\$	APPLICANT JOINT APPLICANT
Acct. no.				
Name and Address of Creditor	\$ Payment/Months	\$	\$	APPLICANT JOINT APPLICANT
Acct. no.				
Name and Address of Creditor	\$ Payment/Months	\$	\$	APPLICANT JOINT APPLICAN
Acct. no.				
Name and Address of Creditor	\$ Payment/Months	\$	\$	APPLICANT JOINT APPLICANT
Acct. no.				
Name and Address of Creditor	\$ Payment/Months	\$	\$	APPLICANT JOINT APPLICAN
Acct. no.				
Name and Address of Creditor	\$ Payment/Months	\$	\$	APPLICANT JOINT APPLICANT
Acct. no.				
Name and Address of Creditor	\$ Payment/Months	\$	\$	APPLICANT JOINT APPLICANT
Acct. no.				
Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	When Payments Due	Ends	Amt. Past Due
TOTAL MONTHLY PAYMENTS ▶	\$			

NOTICE: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

For the purpose of obtaining the credit described above, and any future credit granted to the undersigned by the creditor named above, the undersigned, jointly and severally, (1) represent that the above statements are true and complete, (2) authorize the creditor named above, or its agents, to verify them and obtain additional information concerning our credit, employment history or any other information, including credit reports (although the creditor may rely on these statements without any further verification), to furnish, to the extent not prohibited by applicable law, credit experience with me to others, and to answer any questions about our credit experience and other financial relationships with the creditor, and (3) agree to the provisions of any rules, regulations or agreements of the creditor governing such credit. This application is creditor's property.

The undersigned understand that it may be a crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OBTAINING CREDIT

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 obtains credit.

What this means for you: When you obtain credit, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

	Applicant Sign Here Joint-Applicant Sign Here (joint credit only)	
To be Completed by Interviewer: This information was provided: In a face-to-face interview In a telephone interview By the applicant and submitted by fax or mail By the applicant and submitted via e-mail or the Internet	Application received for Creditor by	
_oan Originator's Signature X		Date
Loan Originator's Name (print or type)	Loan Originator NMLSR ID	Loan Originator's Phone Number (including area code)
Loan Originator Organization's Name	Loan Originator Organization NMLSR ID	Loan Originator Organization's Address

FACTS

WHAT DOES BANK OF ALMA DO WITH YOUR PERSONAL INFORMATION?

Whv?

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

Payment History
and Transaction or Loss History

■ Income 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 Alma chooses to share; and whether you can limit this sharing.

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

Questions?

Call 608-685-4461 or go to www.bankofalma.net

Who we are		
Who is providing this notice?	Bank of Alma - Alma, Nelson, Pepin (WI) & Wabasha (MN)	

What we do	
How does Bank of Alma 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. We maintain other physical, electronic and employee procedural safeguards to protect this information and limit access.
How does Bank of Alma collect my personal information?	We collect your personal information, for example, when you ■ Open an Account or Use Your Credit or Debit Card ■ Apply for a Loan or Provide Account Information ■ Make Deposits or Withdrawals from Your Account
Why can't I limit all sharing?	Federal law gives you the right to limit only sharing for affiliates' everyday business purposesinformation 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.

Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. None	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Bank of Alma 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. Bank of Alma doesn't jointly market.	

Other important information