W. B. A. 130S (5/14) 11257

SHORT FORM CREDIT APPLICATION

			(1	OI WISCOIISIII	residei	its offiy)					
					Da	ate of Applicati	ion				
To Creditor:											
1. APPLICANT(S). Check one of the following boxes. You may apply for individual credit in your name only, joint credit in your name and the name of y spouse or joint credit in your name and the name(s) of other joint applicant(s). Note: Individual credit and joint credit may also be marital purpose debt un											
Wisconsin law. Individual	Credit. Complet	e Applicant C	olumn and si	ign on page 2	. Comp	olete Spouse (Columr	n with informa	ition about y	our sp	ouse only if you are
married a	nd a Wisconsin	resident. Only	the applican	it signs on pag	ge 2.						
Joint Credit with spouse as joint applicant. Complete Applicant and Joint Credit with							-				-
complete	a separate app	ication as if a	applying for i	ndividual cred	lit and	submit them					Column if the joint
2. LOAN Amou	s married and a nt requested \$ _		•		•	. •					
Collateral offered	Yes No	o. If yes, descr									
Owner(s) of colla Interest rate:			of Months:			Tyn	ie.				
Applicant		110. 0		PPLICANT II					Spo	use	
					Joint-Applicant (Joint Credit) Non-Applicant						
Applicant Name				Spouse Name							
(For Wisconsin resident or	nly)	Dependents O	ther Than Sel	f & Spouse	Depend	dents (not listed	d by Ap	plicant)			
Married Unn	• /	No. Ag	es	·	No.	Ages	, ,	. ,			
Legally Separated Social Security Number	Date of Birth	Driver's Licens	e (or Stat	e ID Card) No.	Social	Security Number	er Da	te of Birth	Driver's Licens	se (or	State ID Card) No.
											<u> </u>
Driver's License (or State ID Card) Name Expiration Date State Changed Name on Driver's License or State ID Card in Past 5 Years No Yes, and give Prior Name				Date State	Driver's License (or State ID Card) Name Expiration Date State Changed Name on Driver's License or State ID Card in Past 5 Years No Yes, and give Prior Name						
	I Phone	E-Mail Addres	SS			Phone	Cell F		E-Mail Addr	ess	
Durant Addunce (Otrock O	Ot-t- 0 7ID)		7 0	NI- V	D	4 A -l-l (Ot	-1 0:1	O+-+- 0 7ID\			No. Mar.
Present Address (Street, C		Own	Rent	No. Yrs.		t Address (Stree			Own	⊔ [⊩]	ent No. Yrs.
Previous Address (Street, C	City, State & ZIP)			No. Yrs.	Previou	us Address (Stre	eet, City	r, State & ZIP)			No. Yrs.
Name & Address of Emplo	ver	Self Emplo		IPLOYMENT on this job		MATION & Address of E	mployer		Self Emplo	ved	Yrs. on this job
,	, -		, <u> </u>	. ,			1 - 7 -	ı		,	,
			I	Monthly ome \$							Gross Monthly Income \$
Position			Busine	ess Phone	Positio	n					Business Phone
Name of Previous Employer Self Employ			yed Yrs. o	n this job	Name	of Previous Em	ployer		Self Emplo	yed	Yrs. on this job
(Need not reveal income repaying this obligation).	from medical insu			ccept alimony					uch income c	onsider	ed as a basis for
Gross Monthly Income	Applicant	S	pouse	Total		De	escribe	Other Income	Source		Monthly Amount
Overtime	\$	\$		\$		Applicant					\$
Bonuses						Applicant					
Commissions Dividends/Interest						Spouse Spouse					
Net Rental Income						Spouse					
Other (complete section to the right to describe)											
Total (incl. base employment)	\$	\$		\$							
Total (mon base employment)	INCOM	E FROM ALII		D SUPPORT							
Kind of Income	Name of Payor	Tevealed II app	ilcant(s) does	not choose to 1		Income		ame of Payor	- obligation).		
	-										
Amount per Month					t per Month	E	nds			Past Due	
\$ \$ \$ \$											
Is any listed income likely to be reduced before the credit requested is paid off? Is any No Yes (Explain in detail on separate sheet)				Is any	Is any listed income likely to be reduced before the credit requested is paid off? No Yes (Explain in detail on separate sheet)						
					Name	and Address of	<u> </u>				
				Ass	ete						
Assets	Amou	Amount Assets				Amount		As	sets		Amount
Accounts in Banks	\$		Real Estate	Owned	\$			Other Ass	sets	\$	
Stocks & Bonds	\$		Retirement Funds		\$						

Automobiles

\$

Life Insurance (Face Value)

Total Assets

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

Liabilities and Pledged A support, stock pledges, etc.	Assets. List the creditor's name, address and accourage Use continuation sheet if necessary. Indicate by (*)	nt number for all outstanding of those liabilities which will be sa	debts, including automobile loans, revitisfied or paid in full upon the granting	volving charge accounts, real estate of the extension of credit to which	te loans, alimony, child this application relates.
	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance	Credit Limit	Debtor
Name and Address of Creditor		\$ Payment/Months	\$	\$	APPLICANT SPOUSE
Acct. no.					
Name and Address of Creditor		\$ Payment/Months	\$	\$	APPLICANT SPOUSE
Acct. no.					
Name and Address of Creditor		\$ Payment/Months	\$	\$	APPLICANT SPOUSE
Acct. no.		1.5			
Name and Address of Creditor		\$ Payment/Months	\$	\$	APPLICANT SPOUSE
Acct. no.					
Name and Address of Creditor		\$ Payment/Months	\$	\$	APPLICANT SPOUSE
Acct. no.					
Name and Address of Creditor		\$ Payment/Months	\$	\$	APPLICANT SPOUSE
Acct. no.					
Name and Address of Creditor		\$ Payment/Months	\$	\$	APPLICANT SPOUSE
Acct. no.					
Alimony/Child Support/Separate Maintenance Payments Owed to:		\$	When Payments Due	Ends	Amt. Past Due \$
	TOTAL MONTHLY PAYMENTS	\$			
Stats., adversely affects agreement, statement	ED APPLICANTS: No provision of any mar s the interest of the creditor unless the creditor decree or has actual knowledge of the adv ort information about your account to credit b	or, prior to the time the creverse provision.	edit is granted or an open-end o	credit plan is entered into, is f	urnished a copy of the
For the purpose of obt (1) represent that the a our credit, employment the extent not prohibite the creditor, and (3) ag	aining the credit described above, and any fabove statements are true and complete, (2) history or any other information, including or by applicable law, credit experience with ruree to the provisions of any rules, regulations extend that it may be a crime punishable by	authorize the creditor namedit reports (although the me to others, and to answer or agreements of the cre	ed above, or its agents, to verif- creditor may rely on these state er any questions about our cre- ditor governing such credit. This	y them and obtain additional ments without any further ver dit experience and other final s application is creditor's prop	information concerning ification), to furnish, to ncial relationships with erty.
The undersigned under	ersiano inal il may be a crime punisnable by	inte or imprisonment or i	both to knowingly make any fals	se statements concerning any	y or 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 you 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		Date
For married Wisconsin resident: (Joint Credit	Only)		
The credit being applied for, if granted, will be ince to give notice of this credit transaction to my spouse.	curred in the interest	of my marriage or family. I ui	nderstand the creditor may be required by law
to give house of this creak transaction to my speace.	Applicant		Date
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	pplication received for	r Creditor by	
Loan Originator's Signature X			Date
Loan Originator's Name (print or type)	Loan Originator NMLS	SR ID	Loan Originator's Phone Number (including area code)

Loan Originator Organization's Address

Loan Originator Organization NMLSR ID

Loan Originator Organization's Name

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