

AGRICULTURAL FINANCIAL STATEMENT

IMPORTANT: Date and sign statement

(Use only for loans made for Agricultural purposes)

Name \_\_\_\_\_

Address \_\_\_\_\_

Driver's License (or ☐ State ID Card) Name, No., State and Expiration Date \_\_\_\_\_

\_\_\_\_\_

Changed Name on Driver's License or State ID Card in Past 5 Years ☐ No ☐ Yes, and give Prior Name \_\_\_\_\_

To \_\_\_\_\_ ("Lender")

For the purpose of obtaining credit from Lender and any future credit granted by Lender, or to support the extension of credit already given, I make the following statement to Lender of my financial condition on the \_\_\_\_\_ day of \_\_\_\_\_, **I certify that this financial statement is true and complete** and authorize the Lender or its agents to verify the information obtained in this statement, to obtain additional information concerning my financial condition, including, without limitation, consumer credit reports, although Lender may rely on this financial statement without any further verification. I authorize Lender to furnish such information and any other credit experiences with me to others and to answer any questions about my credit experience and other financial relationships with the Lender, to the extent not prohibited by applicable law. This statement is the Lender's property. I agree to notify Lender, in writing, of any change that materially affects the accuracy of this statement.

COMPLETE ALL BLANKS, WRITING "NO" OR "NONE" WHERE NECESSARY

CURRENT ASSETS*						Amount	CURRENT DEBTS**			Amount
Cash - checking, savings accts.						\$	Accrued Interest on R.E. Debt			\$
Life Insurance (Amt. \$ ) Cash Value										
Stocks and bonds, C.D.s							Notes - Unsecured			
Notes & accounts receivable										
Crops - feed							Accounts - Feed, Gas			
Crops - sale							Medical			
Roughage										
Invest. growing crops							Owing Relatives			
							R. E. Int. - Rent - Taxes (Past due) - Liens			
Feeder Ls.										
							INTERMEDIATE (1 to 7 yrs.) Terms		Yr. due	
Breeder Ls.										
Machinery - Equipment										
Vehicles										
TOTAL Last Yr. \$						\$	TOTAL Last Yr. \$			\$
FIXED ASSETS							LONG TERM DEBT			
Acres	Sec.	Twp.	Range	County	FLBA Stock D or LC		Acres	To	TERMS	
					<input type="checkbox"/>	<input type="checkbox"/>				
					<input type="checkbox"/>	<input type="checkbox"/>				
					<input type="checkbox"/>	<input type="checkbox"/>				
					<input type="checkbox"/>	<input type="checkbox"/>				
					<input type="checkbox"/>	<input type="checkbox"/>				
					<input type="checkbox"/>	<input type="checkbox"/>				
TOTAL FIXED ASSETS Last Yr. \$						\$	TOTAL LONG TERM Last Yr. \$			\$
TOTAL ASSETS Last Yr. \$						\$	TOTAL DEBTS Last Yr. \$			\$
R.E. Appreciation This Year \$							NET WORTH Last Yr. \$			\$
Rented Land: Terms Landlord							Contingent Liabilities			
							Date of last fin. st. Explain major changes.			
Till Acres	Corn	Oats	Beans	Hay	Wheat					
LOAN PURPOSE - Immediate						Amount	ⓧ REPAYMENT PLAN: Alimony, child support or separate maintenance income and income from medical insurance, disability or wage continuation insurance need not be revealed if applicant or co-applicant does not choose to have it considered as a basis for repaying this loan.			
						\$				
							Due Date	Sourceⓧ	Amount	
Total Immediate						\$				
LOAN PURPOSE - Future										
Total Loan Requested						\$	Total repayment			\$

\* Please include in your current assets any commodity accounts you may hold.

\*\* Please include in your debts any indebtedness owed to the Farm Service Agency for loans secured by harvested crops.

LOCATION OF PROPERTY

Although located on my real property, I do not own the following assets: \_\_\_\_\_

\_\_\_\_\_

The following assets, although owned by me,: \_\_\_\_\_

\_\_\_\_\_ are located at the following address: \_\_\_\_\_

\_\_\_\_\_.

PROFIT AND LOSS STATEMENT

FARM INCOME

FOR PERIOD ENDING

Livestock & Livestock Products Units

Crops

Other Farm Income

GROSS FARM INCOME

OPERATING EXPENSES

Labor  
Repairs  
Interest  
Rent  
Feed  
Seed and Plants  
Fertilizer and Lime  
Spray and Chemicals  
Custom Hire  
Supplies  
Breeding - Veterinary  
Gas, Oil, Fuel  
Taxes (Except Income Tax)  
Insurance - Utilities  
Marketing Expense  
Feeder Livestock

TOTAL CASH OPERATING

NET CASH FARM INCOME

ADJUSTMENTS

Livestock Inv. Change ( ± )  
Breeding Livestock Purchased ( - )  
Crop & Feed Inv. Change ( ± )  
Prepaid Expense (-dec+inc)  
Acct's. Pay Change (+dec-inc)  
Acct's. Rec. Change (-dec+ inc)  
TOTAL ADJUSTMENTS ( ± )

DEPRECIATION: Machinery, Equipment, Vehicles (Market Value)

Beginning Inventory  
Purchases ( + )  
Sales ( - )  
Ending Inventory ( - )  
DEPRECIATION COST ( - )

PROFIT (LOSS) FROM

OPERATIONS (return for labor, manage., & investment)

⊗ Net Nonfarm Income

⊗ NOTICE: Alimony, child support or separate maintenance income and income from medical insurance, disability or wage continuation insurance need not be revealed if applicant or co-applicant does not choose to have it considered as a basis for repaying this loan.

Living Expenses ( - )

EARNED PROFIT

CHANGE IN NET WORTH

(From Financial Statement)

CAPITAL PURCHASES

R. E. & Improvements  
Machinery  
Breeding Livestock  
Other Capital Investments

TOTAL CAPITAL OUTLAY

CASH GENERATED (Net Cash Farm Income & Non Farm Inc. & Cap. Sales - Family Liv.)

CHANGE IN LIABILITIES (3 Party)  
(From Financial Statement)

Debt Service Requirements and Liability Projection

DEBT SITUATION, FINANCIAL AND ANNUAL REPAYMENT REQUIREMENTS AFTER CLOSING:

CREDITORS	SECURED BY	TOTAL DEBT	INTEREST	PRINCIPAL	ANNUAL COST
1. _____	_____	\$ _____	\$ _____	\$ _____	\$ _____
2. _____	_____	\$ _____	\$ _____	\$ _____	\$ _____
3. _____	_____	\$ _____	\$ _____	\$ _____	\$ _____
4. _____	_____	\$ _____	\$ _____	\$ _____	\$ _____
5. _____	_____	\$ _____	\$ _____	\$ _____	\$ _____
6. _____	_____	\$ _____	\$ _____	\$ _____	\$ _____
7. _____	_____	\$ _____	\$ _____	\$ _____	\$ _____
8. _____	_____	\$ _____	\$ _____	\$ _____	\$ _____
9. _____	_____	\$ _____	\$ _____	\$ _____	\$ _____
10. _____	_____	\$ _____	\$ _____	\$ _____	\$ _____
TOTAL		\$ _____	\$ _____	\$ _____	\$ _____

Prior Year's Loan Performance

Purpose	Yr. _____ Loan Balance	Advances	Repaid	Yr. _____ Loan Balance
Operating				
Livestock				
Term				
Totals				

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.

It may be a crime punishable by a fine or imprisonment or both to knowingly make false statements concerning any of the above information, under provisions of applicable federal and state law.

X \_\_\_\_\_ (SEAL)  
Signature Date

X \_\_\_\_\_ (SEAL)  
Joint Applicant Signature Date

(NOTARY SEAL)

Signed and sworn to before me on \_\_\_\_\_  
by \_\_\_\_\_  
(name(s) of individual(s))

☐ This record was acknowledged by use of communication technology on \_\_\_\_\_  
by \_\_\_\_\_  
(date) (name(s) of person(s))

who declared his/her/their location as in \_\_\_\_\_  
(jurisdiction and location name)

\_\_\_\_\_  
(NOTARY SIGNATURE)  
Notary Public, \_\_\_\_\_ County, \_\_\_\_\_  
Title (and Rank) \_\_\_\_\_  
My Commission \_\_\_\_\_

# FACTS

## WHAT DOES BANK OF ALMA 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
- 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?
<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>	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

### Questions?

Call 608-685-4461 or go to [www.bankofalma.net](http://www.bankofalma.net)

## Who we are

<b>Who is providing this notice?</b>	Bank of Alma - Alma, Nelson, Pepin (WI) & Wabasha (MN)
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## What we do

<p><b>How does Bank of Alma protect my personal information?</b></p>	<p>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.</p> <p>We maintain other physical, electronic and employee procedural safeguards to protect this information and limit access.</p>
<p><b>How does Bank of Alma collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an Account or Use Your Credit or Debit Card</li> <li>■ Apply for a Loan or Provide Account Information</li> <li>■ Make Deposits or Withdrawals from Your Account</li> </ul>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes--information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ <i>None</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ <i>Bank of Alma does not share with nonaffiliates so they can market to you.</i>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ <i>Bank of Alma doesn't jointly market.</i>

## Other important information