

AGRICULTURAL FINANCIAL STATEMENT

IMPORTANT: Date and sign statement
(Use only for loans made for Agricultural purposes)
(For Wisconsin residents only)

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, and to obtain additional information concerning my financial condition, including, without limitation, consumer credit reports, although Lender may rely on this financial statement without 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.

For Wisconsin residents only: I am ☐ married ☐ unmarried ☐ legally separated.

Name of spouse _____ Address _____

NOTICE TO MARRIED APPLICANTS: No provision of any marital property agreement, unilateral statement under §766.59, Wis. Stats., or court decree under §766.70, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision.

INSTRUCTIONS FOR INFORMATION TO BE SUPPLIED BELOW:

- ☐ **Individual Credit.** If a married applicant is applying for individual credit, complete this statement including all marital property and all individual property of the applicant, but do not include individual property of the non-applicant spouse. Include all liabilities of both spouses. Only the applicant must sign on page 2.
- ☐ **Joint Credit with spouse as joint applicant.** If married applicants are applying for joint credit, include all assets and all liabilities of both spouses. Both spouses must sign this statement.
- ☐ **Joint Credit with _____ as joint applicant who is not your spouse.** If a married applicant is applying for joint credit with someone other than his or her spouse, each applicant must complete a separate statement as if applying for individual credit, including all marital property and all individual property of the applicant. Do not include any individual property of the non-applicant spouse. Include all liabilities of the applicant and the applicant's spouse. Only the applicant must sign on page 2.

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 \$	

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 _____ Signed and sworn to before me on _____
Applicant Signature Date

X _____
Joint Applicant Spouse Signature (joint credit only) Date (NOTARY SIGNATURE)

(NOTARY SEAL)

Notary Public, _____ County, _____

My Commission _____

For married Wisconsin resident:

The credit applied for, if granted, will be incurred in the interest of my marriage or family.

X _____
Applicant Signature (Date)

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?
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)
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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 <ul style="list-style-type: none"> ■ 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 <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 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. ■ <i>None</i>
Nonaffiliates	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>
Joint Marketing	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