

SHORT FORM CREDIT APPLICATION (For Wisconsin residents only)

Date of Application _____

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 your 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 under Wisconsin law.

- Individual Credit. Complete Applicant Column and sign on page 2. Complete Spouse Column with information about your spouse only if you are married and a Wisconsin resident. Only the applicant signs on page 2.
Joint Credit with spouse as joint applicant. Complete Applicant and Spouse Columns. Both joint applicant spouses sign on page 2.
Joint Credit with _____ as joint applicant who is not your spouse. Each joint applicant must

complete a separate application as if applying for individual credit and submit them together, including completing Spouse Column if the joint applicant is married and a Wisconsin resident. Only the applicant signs on page 2.

2. LOAN Amount requested \$ _____ Purpose _____
Collateral offered Yes No. If yes, describe collateral * _____
Owner(s) of collateral _____
Interest rate: _____ No. of Months: _____ Type: _____

Applicant APPLICANT INFORMATION Spouse

Applicant Name Spouse Name
Joint-Applicant (Joint Credit) Non-Applicant

(For Wisconsin resident only)
Married Unmarried Legally Separated
Dependents Other Than Self & Spouse
Dependents (not listed by Applicant)
Social Security Number Date of Birth Driver's License (or State ID Card) No.
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
Home Phone Cell Phone E-Mail Address
Present Address (Street, City, State & ZIP) Own Rent No. Yrs.
Previous Address (Street, City, State & ZIP) No. Yrs.

EMPLOYMENT INFORMATION

Name & Address of Employer Self Employed Yrs. on this job Gross Monthly Income \$
Position Business Phone
Name of Previous Employer Self Employed Yrs. on this job

OTHER INCOME - Except alimony, child support and maintenance
(Need not reveal income from medical insurance, disability or wage continuation insurance if applicant(s) does not choose to have such income considered as a basis for repaying this obligation).

Table with columns: Gross Monthly Income, Applicant, Spouse, Total, Describe Other Income Source, Monthly Amount. Rows include Overtime, Bonuses, Commissions, Dividends/Interest, Net Rental Income, Other, Total (incl. base employment).

INCOME FROM ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE PAYMENTS
(Need not be revealed if applicant(s) does not choose to have it considered as a basis for repaying this obligation).

Table with columns: Kind of Income, Name of Payor, Amount per Month, Ends, Amt. Past Due. Two columns for Applicant and Spouse.

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 nearest relative not living with you

Assets table with columns: Assets, Amount. Rows include Accounts in Banks, Stocks & Bonds, Life Insurance (Face Value), Real Estate Owned, Retirement Funds, Automobiles, Total Assets.

*This is not a complete or final description of collateral.

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

Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet if necessary. Indicate by (*) those liabilities which will be satisfied or paid in full upon the granting of the extension of credit to which this application relates.

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

NOTICE TO MARRIED APPLICANTS: No provision of any marital property agreement, unilateral statement under s.766.59, Wis. Stats., or court decree under s.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.

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 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 _____

Joint-Applicant Spouse Sign Here _____ Date _____
(Joint Credit Only)

For married Wisconsin resident:

The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the creditor may be required by law to give notice of this credit transaction to my spouse.

Applicant _____ Date _____

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 _____

Loan Originator's Signature X	Date
Loan Originator's Name (print or type)	Loan Originator NMLSR ID
Loan Originator Organization's Name	Loan Originator Organization NMLSR ID
	Loan Originator's Phone Number (including area code)
	Loan Originator Organization's Address

Overdraft Consumer Credit Agreement Truth-in-Lending Disclosures

These Truth-in-Lending Disclosures are provided in connection with and are incorporated into the Overdraft Consumer Credit Agreement between _____ as Lender and _____, dated _____ (account agreement).

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Cash Advances	%
Paying Interest	You will be charged interest from the transaction date.

Fees	
Set-Up and Maintenance Fees <ul style="list-style-type: none"> Annual Fee Credit Report 	
Transaction Fees	
Penalty Fees <ul style="list-style-type: none"> Late Payment Returned Payment 	

How We Will Calculate Your Balance: We use a method called See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Dated: _____

X _____ (SEAL)
Customer Signature

X _____ (SEAL)
Customer Signature

X _____ (SEAL)
Customer Signature

X _____ (SEAL)
Customer Signature