© 2011 Wisconsin Bankers Association / Distributed by FIPCO®

DISCLOSURE STATEMENT

1. [X] The Annual Percentage Rate is 18.000 %.

   [ ] The Annual Percentage Rate may vary during the term of the credit plan. The Annual Percentage Rate will be _____ percentage points [ ] above [ ] below the NA

   _____

   _____

   _____

   _____

   _____.

   The rate will not increase more than NA

   _____. The maximum rate increase at any time will be NA %.

   The rate will not increase above NA %. Any increase will take the form of NA

   _____

   _____

   YOU WILL BE BILLED 2.50% OF THE BALANCE PLUS ACCRUED INTEREST MONTHLY.

2. Finance charges begin to accrue on the date a loan is made.

3. [X] There is no annual membership fee.

   [ ] The annual membership fee is $ _____.

4. [ ] There are no other charges or fees in connection with the credit plan.

   [X] Other charges or fees in connection with the credit plan are the following:

Credit Report	$ 9.95 Per Borrower
Recording Fees	$
Filing Fees	$
Appraisal	$
Title Examination or Insurance	$
Loan Origination Fee	$ 25.00 One-time Fee
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$

5. This Disclosure Statement is made a part of the above applicant's open-end credit plan application.