

DISCLOSURE STATEMENT

1. The Annual Percentage Rate is 18.00 %.
- The Annual Percentage Rate may vary during the term of the credit plan. The Annual Percentage Rate will be N/A percentage points above below the N/A
- _____
- _____
- _____
- _____
- The rate will not increase more than N/A
- _____ . The maximum rate increase at any time will be N/A %.
- The rate will not increase above N/A % . Any increase will take the form of _____
- Origination Fee \$25.00 - One Time Fee _____
- _____

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

3. There is no annual membership fee.
- The annual membership fee is \$ N/A .

4. There are no other charges or fees in connection with the credit plan.
- Other charges or fees in connection with the credit plan are the following:

Credit Report		\$ <u>n/a</u>
Recording Fees		\$ <u>n/a</u>
Filing Fees		\$ <u>n/a</u>
Appraisal		\$ <u>n/a</u>
Title Examination or Insurance		\$ <u>n/a</u>
n/a		\$ <u>n/a</u>
n/a		\$ <u>n/a</u>
n/a		\$ <u>n/a</u>
If You Owe - Minimum Payment		\$ <u>n/a</u>
.01 - 25	Balance	\$ <u>n/a</u>
25.01 - 600	\$25.00	\$ <u>n/a</u>
600.01 - 1200	\$50.00	\$ <u>n/a</u>
1200.01 - 1800	\$75.00	\$ <u>n/a</u>
1800.01 - 2400	\$100.00	\$ <u>n/a</u>
2400.01 - 3000	\$125.00	\$ <u>n/a</u>
3000.01 - 3600	\$150.00	\$ <u>n/a</u>
4200.01 - 4800	\$200.00	\$ <u>n/a</u>

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

SHORT FORM CREDIT APPLICATION

(For Wisconsin residents only)

Date of Application _____

To Creditor: Citizens State Bank of La Crosse

1. **APPLICANT(S)**. Check one of the following boxes. You may apply for individual credit in your name only, joint credit in your 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 \$.00 Purpose _____
 To be secured by collateral Yes No. If yes, describe collateral _____
 Owner(s) of collateral _____

Applicant				APPLICANT INFORMATION				Spouse							
Applicant Name				<input checked="" type="checkbox"/> Joint-Applicant (Joint Credit) <input type="checkbox"/> Non-Applicant				Spouse Name							
(For Wisconsin resident only) <input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Legally Separated				Dependents Other Than Self & Spouse No. Ages				Dependents (not listed by Applicant) No. Ages							
Social Security Number		Date of Birth		Drivers License No.		State		Social Security Number		Date of Birth		Drivers License No.		State	
Home Phone		Cell Phone		E-Mail Address				Home Phone		Cell Phone		E-Mail Address			
Present Address (Street, City, State & ZIP)				<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent _____ No. Yrs.				Present Address (Street, City, State & ZIP)				<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent _____ No. Yrs.			
Previous Address (Street, City, State & ZIP)				_____ No. Yrs.				Previous Address (Street, City, State & ZIP)				_____ No. Yrs.			

EMPLOYMENT INFORMATION															
Name & Address of Employer		<input type="checkbox"/> Self Employed		Yrs. on this job		Name & Address of Employer		<input type="checkbox"/> Self Employed		Yrs. on this job					
				Gross Monthly Income \$						Gross Monthly Income \$					
Position				Business Phone				Position				Business Phone			
Name of Previous Employer		<input type="checkbox"/> Self Employed		Yrs. on this job		Name of Previous Employer		<input type="checkbox"/> 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).						
Gross Monthly Income	Applicant	Spouse	Total	Describe Other Income Source		Monthly Amount
Overtime	\$	\$	\$	Applicant	_____	\$
Bonuses				Applicant	_____	
Commissions				Spouse	_____	
Dividends/Interest				Spouse	_____	
Net Rental Income						
Other (complete section to the right to describe)						
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).					
Kind of Income	Name of Payor		Kind of Income	Name of Payor	
Amount per Month	Ends	Amt. Past Due	Amount per Month	Ends	Amt. Past Due
\$		\$	\$		\$

Is any listed income likely to be reduced before the credit requested is paid off? No <input type="checkbox"/> Yes <input type="checkbox"/> (Explain in detail on separate sheet)			Is any listed income likely to be reduced before the credit requested is paid off? No <input type="checkbox"/> Yes <input type="checkbox"/> (Explain in detail on separate sheet)		
Name and Address of nearest relative not living with you			Name and Address of nearest relative not living with you		

Assets					
Assets	Amount	Assets	Amount	Assets	Amount
Accounts in Banks	\$ 0.00	Real Estate Owned	\$.00	Other Assets	\$.00
Stocks & Bonds	\$ 0.00	Retirement Funds	\$		
Life Insurance (Face Value)	\$ 0.00	Automobiles	\$	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 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.				
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Acct. no.				
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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 OF RIGHT TO RECEIVE COPY OF APPRAISAL: Under the Federal Equal Credit Opportunity Act, if the credit being applied for will be secured by a first lien on a 1-4 family dwelling, you have the right to a copy of the appraisal or valuation report used in connection with your application promptly upon completion, but in no case later than 3 days prior to the closing of the loan. You have this right whether the credit applied for is approved or denied or the application is incomplete or withdrawn. If the report cannot be provided to you no later than 3 days prior to the closing of the loan, you may choose to waive the 3-day requirement. You may be required to pay a reasonable fee to reimburse the creditor for the cost of the appraisal/valuation report.

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 creditor may share information bearing on my credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics or mode of living with its affiliates unless (1) I direct the creditor at the address above that such information is unrelated to my transactions or experiences with the creditor and may not be shared by the creditor with its affiliates, (2) the information constitutes "medical information" as defined under applicable federal law, or (3) the information when provided to an affiliate would constitute a "consumer report" under applicable federal law.

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	Loan Originator Identifier	Date
Loan Originator's Name (print or type)	Loan Originator's Phone Number (including area code)	
Loan Origination Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address
Citizens State Bank of Clayton	402159	

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 Citizens State Bank as Lender and _____, dated _____ (account agreement).

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Cash Advances	18.00 %
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 • Origination Fee 	NONE NONE \$25.00
Transaction Fees	NONE
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	NONE \$15.00

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

Use 459 Overdraft - Overdraft Consumer Credit Agreement with these Truth-in-Lending Disclosures.



Disclosures Regarding Credit Insurance

The following information applies to any credit insurance product that Lender or Lender's affiliates solicit the sale of, or that Lender or Lender's affiliates offer to sell to you:

- 1. Credit insurance is not a deposit.**
- 2. Credit insurance is not an obligation of, or guaranteed or insured by Lender or Lender's affiliates.**
- 3. Credit insurance is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States.**
- 4. Lender may not condition an extension of credit to you on either: (1) Your purchase of an insurance product from Lender or any of Lender's affiliates; or (2) Your agreement not to obtain, or a prohibition of your obtaining an insurance product from an entity that is not affiliated with Lender.**

I (we) have read and understand the aforementioned disclosures regarding credit insurance.

Signature

Date

Signature

Date