

## DISCLOSURE STATEMENT

1.   ☐ The Annual Percentage Rate is \_\_\_\_\_ %.
  
  - ☐ The Annual Percentage Rate may vary during the term of the credit plan. The Annual Percentage Rate will be \_\_\_\_\_ percentage points ☐ above ☐ below the \_\_\_\_\_.  
  
\_\_\_\_\_  
  
\_\_\_\_\_
  
  - The rate will not increase more than \_\_\_\_\_. The maximum rate increase at any time will be \_\_\_\_\_%.
  
  - The rate will not increase above \_\_\_\_\_ %. Any increase will take the form of \_\_\_\_\_.  
  
\_\_\_\_\_  
  
\_\_\_\_\_  

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 \$ \_\_\_\_\_ .  
  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	\$ _____
Recording Fees	\$ _____
Filing Fees	\$ _____
Appraisal	\$ _____
Title Examination or Insurance	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

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

W. B. A.	130S (5/14)	11257
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## 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 \_\_\_\_\_ (NAME) 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				<input type="checkbox"/> Joint-Applicant (Joint Credit) <input type="checkbox"/> Non-Applicant				Spouse Name			
(For Wisconsin resident only) <input 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		Driver's License (or <input type="checkbox"/> State ID Card) No.		Social Security Number		Date of Birth		Driver's License (or <input type="checkbox"/> State ID Card) No.	
Driver's License (or <input type="checkbox"/> State ID Card) Name      Expiration Date    State				Driver's License (or <input type="checkbox"/> State ID Card) Name      Expiration Date    State							
Changed Name on Driver's License or State ID Card in Past 5 Years <input type="checkbox"/> No <input type="checkbox"/> Yes, and give Prior Name _____				Changed Name on Driver's License or State ID Card in Past 5 Years <input type="checkbox"/> No <input type="checkbox"/> Yes, and give Prior Name _____							
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 type="checkbox"/> Rent    _____ No. Yrs.				Present Address (Street, City, State & ZIP) <input type="checkbox"/> Own <input 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

<p align="center"><b>OTHER INCOME - Except alimony, child support and maintenance</b></p> <p>(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).</p>	
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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)					
<b>Total (incl. base employment)</b>	\$	\$	\$		

**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	\$		Real Estate   Owned	\$		Other   Assets	\$
Stocks & Bonds	\$		Retirement   Funds	\$			
Life Insurance (Face Value)	\$		Automobiles	\$		Total   Assets	\$

LIST ALL DEBTS AND OBLIGATIONS OF PERSONS IDENTIFIED IN APPLICANT AND SPOUSE COLUMNS. (Use continuation sheet to list any additional liabilities.)				
<b>Liabilities and Pledged Assets.</b> 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.				
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 \_\_\_\_\_

<b>To be Completed by Interviewer:</b>		
This information was provided:		
<input type="checkbox"/> In a face-to-face interview		
<input type="checkbox"/> In a telephone interview		
<input type="checkbox"/> By the applicant and submitted by fax or mail		
<input type="checkbox"/> By the applicant and submitted via e-mail or the Internet		
Loan Originator's Signature <b>X</b>		Date
Loan Originator's Name (print or type)	Loan Originator NMLSR ID	Loan Originator's Phone Number (including area code)
Loan Originator Organization's Name	Loan Originator Organization NMLSR ID	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	
<b>Set-Up and Maintenance Fees</b> <ul style="list-style-type: none"> <li>Annual Fee</li> <li>Credit Report</li> </ul>	
<b>Transaction Fees</b>	
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>Late Payment</li> <li>Returned Payment</li> </ul>	

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