FACTS	**WHAT DOES AMERICAN BANK OF BEAVER DAM 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 **income** **account balances** and **transaction history** **credit history** and **credit scores** 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 **American Bank of Beaver Dam** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American Bank of Beaver Dam 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	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	No
For nonaffiliates to market to you	Yes	No

Questions?	Call 1-920-885-2700 or go to https://americanbankbd.com/contact.html

Who we are

Who is providing this notice?	American Bank of Beaver Dam

What we do

How does American Bank of Beaver Dam 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.
How does American Bank of Beaver Dam collect my personal information?	We collect your personal information, for example, when you ▪ open an account or deposit money ▪ pay your bills or apply for a loan ▪ use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ▪ 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. ▪ *Our affiliates include financial companies such as, American National Wealth Management.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪ *Nonaffiliates we share with can include direct marketing companies, and financial service companies such as financial brokerage companies.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▪ *Our joint marketing partners include direct marketing companies, and financial service companies such as financial brokerage companies.*

Other important information

AMERICAN BANK OF BEAVER DAM
LOAN APPLICATION

Applicant: Check one of the following boxes. You may apply for separate or joint credit.

☐ Separate Credit - Complete column 1 and sign below. Complete column 2 with information about your spouse ONLY if you are married AND a Wisconsin Resident.

☐ Joint Credit with Spouse - Complete columns 1 and 2. Both the Applicant and the spouse sign below.

☐ Joint Credit with Individual who is not your spouse. Each of you must complete a separate application as if applying for separate credit and submit them together, including completing column 2 if you are married and a Wisconsin resident.

For MARRIED APPLICANTS RESIDING IN WISCONSIN, APPLYING FOR SEPARATE CREDIT:The credit being applied for, if granted will be incurred in the interest of my marriage or family.

Applicants Signature: _____   Dated: _____

Requested Loan Amount $	Today's Date	Purpose of Loan

Column 1 - Applicant	Column 2 - Spouse
If you are a Wisconsin resident indicate marital status ☐ Unmarried ☐ Legally Seperated ☐ Married	☐ Co-Applicant (Joint Credit) ☐ Non-Applicant

Enter your full name using this format Greeting (Optional)/FIRST/MIDDLE/LAST/COMPLIMENT. Example: Mr. Fritz E. Sample, Jr.

PLEASE PRINT YOUR FULL NAME AS DESCRIBED ABOVE	PLEASE PRINT YOUR FULL NAME AS DESCRIBED ABOVE

DATE OF BIRTH	SOCIAL SECURITY NUMBER	# DEPENDENTS	DATE OF BIRTH	SOCIAL SECURITY NUMBER	# DEPENDENTS

CURRENT ADDRESS/CITY/STATE/ZIP	CURRENT ADDRESS/CITY/STATE/ZIP ☐ SAME

NO. YEARS HERE	COUNTY YOU LIVE IN	HOME PHONE NUMBER ( )	NO. YEARS HERE	COUNTY YOU LIVE IN	HOME PHONE # ☐ SAME

PREVIOUS ADDRESS/CITY/STATE/ZIP	PREVIOUS ADDRESS/CITY/STATE/ZIP ☐ SAME

CURRENT EMPLOYER	BUSINESS PHONE NO.	CURRENT EMPLOYER	BUSINESS PHONE NO.

EMPLOYER'S ADDRESS/CITY/STATE/ZIP	EMPLOYER'S ADDRESS/CITY/STATE/ZIP

HOW LONG YRS. MON.	POSITION	HOW LONG YRS. MON.	POSITION

MONTHLY INCOME,PAY,SALARY,COMMISSION: GROSS $ NET $	MONTHLY INCOME,PAY,SALARY,COMMISSION: GROSS $ NET $

Other Income such as alimony, child support or maintenance need not be revealed if you are not relying on it to repay this loan.

OTHER MONTHLY INCOME $	SOURCE	OTHER MONTHLY INCOME	SOURCE
PREVIOUS EMPLOYER	HOW LONG YRS. MON.	PREVIOUS EMPLOYER	HOW LONG YRS. MON.

EMPLOYER'S ADDRESS/CITY/STATE/ZIP	EMPLOYER'S ADDRESS/CITY/STATE/ZIP

NAME OF NEAREST RELATIVE NOT LIVING WITH YOU	PHONE #	NAME OF NEAREST RELATIVE NOT LIVING WITH YOU	PHONE #

RELATIVE'S ADDRESS/CITY/STATE/ZIP	RELATIVE'S ADDRESS/CITY/STATE/ZIP

IN WHAT OTHER NAMES HAVE YOU PREVIOUSLY BEEN EXTENDED CREDIT?	IN WHAT OTHER NAMES HAVE YOU PREVIOUSLY BEEN EXTENDED CREDIT?

EVER BEEN SUED FOR DEBT? ☐YES ☐NO	EVER BEEN A DEBTOR IN BANKRUPTCY PROCEEDINGS? ☐ YES ☐NO	EVER BEEN SUED FOR DEBT? ☐YES ☐NO	HAVE YOU EVER BEEN A DEBTOR IN BANKRUPTCY PROCEEDINGS? ☐ YES ☐ NO

Please explain if you answered YES to either of the last two questions.	Please explain if you answered YES to either of the last two questions.

Checking Acct. #	Savings Acct. #	Financial Institution	Checking Acct. #	Savings Acct. #	Financial Institution

Credit References - List all open accounts and any closed accounts that you want considered. Be sure to indicate if the account belongs to the applicant or the spouse.

MORTGAGE HOLDER/LANDLORD NAME AND ADDRESS	☐ APPLICANT ☐ SPOUSE	APPROXIMATE VALUE $	BALANCE OWED $	Monthly Mortgage or Rent: $

YEAR	MAKE/MODEL	FINANCDED BY/ADDRESS	☐ APPLICANT ☐ SPOUSE	PURCHASE PRICE $	BALANCE OWED $	MONTHLY PAYMENT: $
AUTO 1.						
AUTO 2.						

APPLICANTS ACCOUNT NUMBERS	CREDIT LIMIT	BALANCE OWED	MONTHLY PYMT.	SPOUSE'S ACCOUNT NUMBERS	CREDIT LIMIT	BALANCE OWED	MONTHLY PAYMENT
1. VISA	$	$	$	1. VISA	$	$	$
2. MASTERCARD	$	$	$	2. MASTERCARD	$	$	$

STORE,COMPANY CREDIT UNION OR BANK	ACCT. NUMBER	ADDRESS				
			☐ APPLICANT ☐ SPOUSE	CREDIT LIMIT $	BALANCE $	MON. PAYMENT $
			☐ APPLICANT ☐ SPOUSE	CREDIT LIMIT $	BALANCE $	MON. PAYMENT $
			☐ APPLICANT ☐ SPOUSE	CREDIT LIMIT $	BALANCE $	MON. PAYMENT $
			☐ APPLICANT ☐ SPOUSE	CREDIT LIMIT $	BALANCE $	MON. PAYMENT $

NOTICE TO MARRIED APPLICANTS RESIDING IN WISCONSIN: No provision of any marital property agreement, unilateral statement under Se. 766.59, Wis.Stats., or court degree under sec.766.70 adversely affects the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

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, represent that the above statements are true and complete, authorize the creditor named above, or its agents, to verify them and obtain additional information concerning our credit standing and furnish the same to others, and agree to the provisions of any rules, regulations or agreements of the creditor named above governing such credit. This application is creditor's property.

OBLIGATIONS FOR ALIMONY	☐ APPLICANT ☐ SPOUSE	MON. PAYMENT $
CHILD SUPPORT	☐ APPLICANT ☐ SPOUSE	MON. PAYMENT $
MAINTENANCE PAYMENTS	☐ APPLICANT ☐ SPOUSE	MON. PAYMENT $
OTHER PAYMENTS:	☐ APPLICANT ☐ SPOUSE	MON. PAYMENT $
	TOTAL MONTHLY PAYMENTS:	$

APPLICANT'S SIGNATURE _____ DATED _____

CO-APPLICANT'S SIGNATURE _____ DATED _____