

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	No	We don't share
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	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call 920-885-2700 or go to banking@americanbankbd.com	

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 <ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> • 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. <ul style="list-style-type: none"> • <i>Our affiliates include financial companies, such as American National Wealth Management.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>American Bank of Beaver Dam does not share with nonaffiliates they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>American Bank of Beaver Dam does not jointly market.</i>
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 <input type="checkbox"/> Unmarried <input type="checkbox"/> Legally Separated <input type="checkbox"/> Married						<input type="checkbox"/> Co-Applicant (Joint Credit) <input type="checkbox"/> 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 <input type="checkbox"/> SAME					
NO. YEARS HERE	COUNTY YOU LIVE IN		HOME PHONE NUMBER ()			NO. YEARS HERE	COUNTY YOU LIVE IN		HOME PHONE #	<input type="checkbox"/> SAME	
PREVIOUS ADDRESS/CITY/STATE/ZIP						PREVIOUS ADDRESS/CITY/STATE/ZIP <input type="checkbox"/> 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? <input type="checkbox"/> YES <input type="checkbox"/> NO		EVER BEEN A DEBTOR IN BANKRUPTCY PROCEEDINGS? <input type="checkbox"/> YES <input type="checkbox"/> NO				EVER BEEN SUED FOR DEBT? <input type="checkbox"/> YES <input type="checkbox"/> NO		HAVE YOU EVER BEEN A DEBTOR IN BANKRUPTCY PROCEEDINGS? <input type="checkbox"/> YES <input type="checkbox"/> 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				<input type="checkbox"/> APPLICANT <input type="checkbox"/> SPOUSE	APPROXIMATE VALUE \$	BALANCE OWED \$	Monthly Mortgage or Rent: \$	
YEAR	MAKE/MODEL	FINANCED BY/ADDRESS		<input type="checkbox"/> APPLICANT <input type="checkbox"/> SPOUSE	PURCHASE PRICE \$	BALANCE OWED \$	MONTHLY PAYMENT: \$	
AUTO 1.								
AUTO 2.								
APPLICANTS ACCOUNT NUMBERS		CREDIT LIMIT	BALANCE OWED	MONTHLY PYMT.	SPOUSE'S ACCOUNT NUMBERS		MONTHLY PAYMENT	
1. VISA		\$	\$	\$	1. VISA		\$	
2. MASTERCARD		\$	\$	\$	2. MASTERCARD		\$	
STORE,COMPANY CREDIT UNION OR BANK	ACCT. NUMBER	ADDRESS			<input type="checkbox"/> APPLICANT <input type="checkbox"/> SPOUSE	CREDIT LIMIT \$	BALANCE \$	MON. PAYMENT \$
					<input type="checkbox"/> APPLICANT <input type="checkbox"/> SPOUSE	CREDIT LIMIT \$	BALANCE \$	MON. PAYMENT \$
					<input type="checkbox"/> APPLICANT <input type="checkbox"/> SPOUSE	CREDIT LIMIT \$	BALANCE \$	MON. PAYMENT \$
					<input type="checkbox"/> APPLICANT <input type="checkbox"/> 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	<input type="checkbox"/> APPLICANT <input type="checkbox"/> SPOUSE	MON. PAYMENT \$
CHILD SUPPORT	<input type="checkbox"/> APPLICANT <input type="checkbox"/> SPOUSE	MON. PAYMENT \$
MAINTENANCE PAYMENTS	<input type="checkbox"/> APPLICANT <input type="checkbox"/> SPOUSE	MON. PAYMENT \$
OTHER PAYMENTS:	<input type="checkbox"/> APPLICANT <input type="checkbox"/> SPOUSE	MON. PAYMENT \$
TOTAL MONTHLY PAYMENTS:		\$

APPLICANT'S SIGNATURE _____
CO-APPLICANT'S SIGNATURE _____

DATED _____
DATED _____