

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 score**

When you are *no longer* a 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	No	We don't share
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 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
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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?	<p>We collect your personal information, for example, when you</p> <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 <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>American Bank of Beaver Dam does not share with our Affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>American Bank of Beaver Dam does not share with Nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include direct marketing companies, and financial service companies such as financial brokerage companies.</i>

Other Important Information

SHORT FORM CREDIT APPLICATION

(For Wisconsin residents only)

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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 _____

_____ 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
		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

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

<p align="center">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).</p>	
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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
\$		\$	\$		\$

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

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.)				
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.				
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 _____

To be Completed by Interviewer:		
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 X		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