

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

GENERAL 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 3. Complete Spouse column with information about your spouse only if you are married and a Wisconsin resident. Only the applicant signs on page 3.
Joint Credit with spouse as joint applicant. Complete Applicant and Spouse columns. Both joint applicant spouses sign on page 3.
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 3.

2. LOAN Amount requested \$ _____ Purpose _____
Collateral offered Yes No. If yes, describe collateral * _____
Owner(s) of collateral _____

Interest rate: _____ No. of Months: _____ Type: _____

I. APPLICANT INFORMATION
Applicant Spouse
Applicant Name Spouse Name
Married Unmarried Legally Separated
Dependents Other Than Self & Spouse Dependents (not listed by Applicant)
Social Security Number Date of Birth Driver's License (or State ID Card) No.
Driver's License (or State ID Card) Name Expiration Date State
Changed Name on Driver's License or State ID Card in Past 5 Years
Home Phone Cell Phone E-Mail Address
Present Address (Street, City, State & ZIP) Own Rent No. Yrs.
Previous Address (Street, City, State & ZIP) No. Yrs.

II. EMPLOYMENT INFORMATION
Name & Address of Employer Self Employed Yrs. on this job Gross Monthly Income \$
Position Business Phone
Name of Previous Employer Self Employed Yrs. on this job

III. 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).

Table with columns: Gross Monthly Income (Applicant, Spouse, Total), Describe Other Income Source, Monthly Amount. Rows include Overtime, Bonuses, Commissions, Dividends/Interest, Net Rental Income, Other (complete section to the right to describe), Total (incl. base employment).

IV. 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 and Address of Payor
Amount per Month Ends Amt. Past Due
When Payments Due Since When
Payor's Employer
Court

Is any listed income likely to be reduced before the credit requested is paid off? No Yes (Explain in detail on separate sheet)

Name and Address of nearest relative not living with you

*This is not a complete or final description of collateral.

IV. INCOME - Cont

Medical Insurance <input type="checkbox"/> No <input type="checkbox"/> Yes Carrier Disability or Wage Continuation Insurance <input type="checkbox"/> No <input type="checkbox"/> Yes Carrier Available Monthly Benefit \$ (If currently receiving benefits under such a policy, list benefits in section V below if relying on benefits as a source of repayment.)	Medical Insurance <input type="checkbox"/> No <input type="checkbox"/> Yes Carrier Disability or Wage Continuation Insurance <input type="checkbox"/> No <input type="checkbox"/> Yes Carrier Available Monthly Benefit \$ (If currently receiving benefits under such a policy, list benefits in section V below if relying on benefits as a source of repayment.)
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V. INCOME FROM MEDICAL INSURANCE, DISABILITY OR WAGE CONTINUATION INSURANCE
 (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 and Address of Payor	Kind of Income	Name and Address of Payor
Amount per Month \$	Ends	Amount per Month \$	Ends
When Payments Due	Since When	When Payments Due	Since When

VI. ASSETS AND LIABILITIES

If married applicants are applying for Joint Credit, include all property of both spouses requested below. If a married applicant is applying for Individual Credit or for Joint Credit with someone other than his or her spouse, include all marital property and all individual property of the applicant spouse requested below, but do not include individual property of the other spouse. A married applicant must in every case identify the liabilities of both spouses.

For purposes of this application:
 Marital property means assets acquired with income of either spouse on or after 1-1-86; and
 Individual property means property owned (whether in sole or joint name) by the named spouse prior to marriage, prior to establishing residence in Wisconsin, or prior to 1-1-86, however acquired, and property acquired by named spouse by gift or inheritance at any time.

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.

ASSETS	Cash or Market Value	LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
List checking and savings accounts below		Name and Address of Creditor	\$ Payment/Months	\$
Name and Address of Bank, S&L, or Credit Union		Acct. no.		
Acct No.	\$	Name and Address of Creditor	\$ Payment/Months	\$
Name and Address of Bank, S&L, or Credit Union		Acct. no.		
Acct No.	\$	Name and Address of Creditor	\$ Payment/Months	\$
Name and Address of Bank, S&L, or Credit Union		Acct. no.		
Acct No.	\$	Name and Address of Creditor	\$ Payment/Months	\$
Name and Address of Bank, S&L, or Credit Union		Acct. no.		
Acct No.	\$	Name and Address of Creditor	\$ Payment/Months	\$
Stocks & Bonds (# of Shares/Company)	Pledged \$ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Name and Address of Company	\$ Payment/Months	\$
Life Insurance net cash value		Acct. no.		
Face amount \$		Name and Address of Company	\$ Payment/Months	\$
Complete life insurance schedule on page 3		Acct. no.		
Subtotal Liquid Assets				
Real Estate owned (enter market value from schedule of real estate owned)		Name and Address of Company	\$ Payment/Months	\$
Vested Pension, HR-10, IRA, etc.		Acct. no.		
Net Worth of business(es) owned (attach financial statement)		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Vehicle Owned (year and make)		When Payments Due	Ends	
		Amt. Past Due \$		
		Rent Payments to:	\$ Amount	
Other Assets (itemize)		Acct. no.		
Value \$				
		Total Monthly Payments	\$	
Total Assets a.	\$	Net Worth (a minus b)	\$	Total Liabilities b.
				\$

VI. ASSETS AND LIABILITIES - Cont

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
Totals		\$	\$	\$	\$	\$	\$

Life Insurance Policies Owned				Liabilities as Guarantor			
Owner		Company Name		For Whom		Amount Guaranteed	
Insured		Beneficiary		Name of Creditor		\$	
Face Amt.		Type		For Whom		Amount Guaranteed	
\$				Name of Creditor		\$	
Policy Loans		Mo. Premium		Defendant(s) in Lawsuits			
\$		\$		Plaintiff			
Owner		Company Name		Plaintiff			
Insured		Beneficiary		APPLICANT, HAVE YOU (OR EITHER OF YOU, IF APPLICABLE) EVER BEEN BANKRUPT, SURRENDERED COLLATERAL, OR HAD IT REPOSSESSED, OR HAD OR HAVE ANY JUDGMENT OR OTHER LEGAL PROCEEDINGS AGAINST YOU? <input type="checkbox"/> No <input type="checkbox"/> Yes - give details			
Face Amt.		Type		List other names under which you received credit in last 7 years			
\$							
Policy Loans		Mo. Premium					
\$		\$					
Owner		Company Name					
Insured		Beneficiary					
Face Amt.		Type					
\$							
Policy Loans		Mo. Premium					
\$		\$					

IF SPACE ABOVE IS INADEQUATE FOR ANY REQUIRED INFORMATION OR IF YOU WISH TO SUBMIT ADDITIONAL INFORMATION, USE THE FOLLOWING SPACE.

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 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 federal 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

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