

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
 115 Front St., 1519 N. Spring St., 120 Frances Lane
 Beaver Dam, WI 53916
 920-885-2705

Personal Financial Statement

CHECK ONE OF THE FOLLOWING BOXES. YOU MAY APPLY FOR SEPARATE OR JOINT CREDIT.

SEPARATE CREDIT - Complete Applicant Section with information about yourself, Complete Spouse Section with information about your spouse only if you are married AND a Wisconsin Resident. Provide the correct information to complete the remainder of the form and sign on the reverse side.

JOINT CREDIT WITH SPOUSE - Complete Applicant and Spouse Sections along with the remainder of the form. Applicant and Spouse must both sign on the reverse side.

JOINT CREDIT WITH _____ who is not your Spouse. Each of you must complete a separate Financial Statement as if applying for separate credit and submit them together, including completing Spouse Section if you are married and a Wisconsin Resident.

FOR MARRIED APPLICANTS RESIDING IN WISCONSIN. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. (sign below)

Signature ► _____ Date _____

Applicant			Spouse		
IF YOU ARE A WISCONSIN RESIDENT INDICATE MARITAL STATUS <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Legally Separated			CHECK SAME IF DUPLICATE OF APPLICANT INFORMATION <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Non-Applicant		
Please print your full name			Please print your full name		
Date of birth	Social Security Number		Date of birth	Social Security Number	
Current Address/City/State/Zip			Current Address/City/State/Zip		
No. of years there	County you live in	Home Phone	No. of years there <input type="checkbox"/> Same	County you live in	Home Phone
Previous Address/City/State/Zip			Previous Address/City/State/Zip		
Number of dependents and ages			Number of dependents and ages		
Current Employer	How Long?	Business Phone	Current Employer	How Long?	Business Phone
Employer's Address/City/State/Zip		Position	Employer's Address/City/State/Zip		Position

Statement of Financial Condition			
ASSETS (Do not list assets of doubtful value)	List Dollars-Omit Cents	Liabilities	List Dollars-Omit Cents
Schedule A	Cash Equivalent Assets (Cash in Banks, Money Markets, CDs)	Schedule H	Notes Payable to Banks -Unsecured (17)
Schedule B	U.S. Gov't. and Marketable Securities	Schedule H	Notes Payable to Banks-Secured (18)
Schedule C	Non-Marketable Securities	Schedule H	Amounts Payable to others (19)
Schedule C	Restricted or Control Stocks		Margin Loans (20)
Schedule C	Securities held in Margin Accounts		Credit Cards/other Revolving Debt (21)
Schedule D	Real Estate Owned and Interests in Real Estate Investments		Unpaid Income Tax (22)
Schedule E	Limited Partnership Interests	Schedule D	Other Unpaid Taxes or Interest (23)
	Loans Receivable	Schedule F	Real Estate Mortgages Payable (24)
	Autos and Other Personal Property		Life Insurance Policy Loans (25)
Schedule F	Life Insurance - Cash Value		Other Debts - Itemize (26)
	Retirement Assets		(27)
	Other Assets (Itemize)		(28)
	(13)		(29)
	(14)		(30)
	(15)		Total Liabilities ► (31)
	Total Assets ► (16)		Net Worth (Assets minus Liabilities) ► (32)
			Total Liabilities and Net worth ► (33)

Income and Financial Obligation Information			
Sources of Income for Year ended: _____		Monthly Obligations	
	Applicant	Spouse	
	Salary	\$	Mortgage or Rental Payment
	Commission Income	\$	(Include Tax and Insurance Accrual)
	Bonuses	\$	
	Dividends & Interest	\$	Schedule H
Schedule D	Net Real Estate Income	\$	Notes Payable Banks
	Itemize other Income - Alimony, Child Support or Separate Maint. Pymts. need not be disclosed in applicant does not wish them to be used in decision to extend credit.	\$	Amounts Payable to others
	\$	\$	Interest on Margin Loans
	\$	\$	Credit Cards (3% of outstanding balance)
	\$	\$	Alimony or Child Support
	\$	\$	Insurance Premiums
	\$	\$	Itemize other obligations
	\$	\$	Other (specify)
	\$	\$	Other (specify)
	\$	\$	
	\$	\$	TOTAL ► \$

Guarantees & Other Contingent Liabilities			Personal Information																				
Have you or your spouse guaranteed any indebtedness or have any contingent liabilities? <input type="checkbox"/> No <input type="checkbox"/> Yes, please describe			Do you have a will? <input type="checkbox"/> No <input type="checkbox"/> Yes		Will last revised? Date																		
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:20%;">TYPE</th> <th style="width:40%;">CREDITOR</th> <th style="width:40%;">AMOUNT</th> </tr> </thead> <tbody> <tr> <td>Guarantee</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td>Leases</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td>Legal Claims</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td>Letters of Credit</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td>Other (Describe)</td> <td></td> <td style="text-align: right;">\$</td> </tr> </tbody> </table>			TYPE	CREDITOR	AMOUNT	Guarantee		\$	Leases		\$	Legal Claims		\$	Letters of Credit		\$	Other (Describe)		\$	Income Tax Settle Thru _____		
TYPE	CREDITOR	AMOUNT																					
Guarantee		\$																					
Leases		\$																					
Legal Claims		\$																					
Letters of Credit		\$																					
Other (Describe)		\$																					
			Do you have a trust? <input type="checkbox"/> Revocable <input type="checkbox"/> Living <input type="checkbox"/> Marital <input type="checkbox"/> Family <input type="checkbox"/> Insurance <input type="checkbox"/> Charitable																				
			Attorney's Name/Firm _____ Accountant's Name/Firm _____																				
			Obligations for Alimony, Child Support or Separate Maint. Payments? If yes, describe. <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> Applicant <input type="checkbox"/> Spouse																				
Ever been a debtor in bankruptcy proceedings? If yes, please describe. <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> Applicant <input type="checkbox"/> Spouse			Ever been a defendant in any suit or legal action? If yes, please describe. <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> Applicant <input type="checkbox"/> Spouse																				

INSTRUCTIONS FOR INFORMATION TO BE SUPPLIED BELOW:

If married applicants are applying for joint credit, include all assets and all liabilities of both spouses. Both spouses must sign this statement.

If a married applicant is applying for separate credit or for joint credit with someone other than his/her spouse, include all marital property and all individual property of the applicant spouse, but DO NOT individual property of the other spouse.

A married applicant must in every case identify the liabilities of both spouses.

For purposes of this statement:

- Marital Property means assets acquired with my or my spouse's income on or after 1-1-86; and
- Individual Property means property owned (whether in joint or sole name) by me prior to marriage, prior to establishing residence in Wisconsin or prior to 1-1-86, however acquired, and property acquired by me by gift or inheritance at any time.

Schedule A · Cash Equivalent Assets

Name of Financial Institution	Type of Accounts	In the Name of	Balance	Maturity	Are these pledged?

Schedule B · US Government and Marketable Securities

No. of Shares/face value (bonds)	Description-Name	In Name of	Restricted?	Cost	Market Value	Are these pledged?

Schedule C · Non-Marketable Securities and Restricted or Control Stocks

No. of Shares/face value (bonds)	Description-Name	In Name of	Book Value	Market Value	Are these pledged?

Schedule D · Real Estate

Property Address	Homestead, Land, Investment, Commercial	Present Market Value
Property A		
Property B		
Property C		
Property D		
Property E		

Schedule D · Continued

Mortgage Holder	Mortgage Maturity	Mortgage Amt. (Total Line 24)	Monthly rent income	Mortgage Pymt.	Tax & Insurance Accruals	Net Rental Income
A						
B						
C						
D						
E						

Schedule E · Limited Partnership Interests

Name of Partnership	Type	Orig. Cash Outlay	Add. Required Contributions	Contingent Liability or Letter of Credit	Est. Market Value	Net Monthly Cash Flow

Schedule F · Life Insurance Carried Including Group Insurance

Name of Insurance Company	Owner of Policy	Beneficiary	Face Amount	Cash Value of life insurance (total line 10)	Policy Loans (Total line 25)

Schedule G · Disability Insurance Carried

Name of Insurance Company	Owner of Policy	Person Covered	Amount of Coverage	Short/Long Term

Schedule H · Credit Information (excluding Credit Cards and First Mortgage Loans)

Creditor	Credit in name of	Original Date	High Credit	Current Balance (17-19)	Collateral	Monthly Pymt.

The Information contained in this statement is provided for the purpose of obtaining, or maintaining credit with you on behalf of the undersigned, or persons, firms or corporations on whole behalf the undersigned may either severally or jointly with others, execute a guarantee in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of a change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our credit worthiness. You are authorized to answer questions about your credit experience with me/us. NOTICE TO MARRIED APPLICANTS RESIDING IN WI No provisions of any marital property agreement, unilateral statement under sec. 766.59, Wis. Stats, or court decree under sec. 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the 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.

SIGNATURE - APPLICANT

SIGNATURE - SPOUSE OR NON-APPLICANT

Date Signed