

CONSUMER CREDIT APPLICATION

To: Badger State Bank, 201 E Amelia St, PO Box 26, Cassville, WI 53806

Date of Application _____

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 Column I and sign on page 3. Complete Column II 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 Column I and II. Both joint applicant spouses sign on page 3.
- Joint Credit with _____ (Name) 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 Column II if the joint applicant is married **and** a Wisconsin resident. Only the applicant signs on page 3.

2. LOAN Amount requested \$ _____ Purpose _____

To be secured by collateral Yes No. If yes, describe collateral _____

Owner(s) of collateral _____

	Column I – Applicant	Column II – Spouse
Name	_____	_____
Marital Status (For Wisconsin Residents Only)	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Legally Separated	<input type="checkbox"/> Joint-Applicant (Joint Credit) <input type="checkbox"/> Non-Applicant
Social Security No.	_____	_____
Drivers License No. & State	_____ State _____	(If information is identical to Column I write “same” in Column II) _____ State _____
No. of Dependents Other	Ages _____ Home Telephone _____	Ages _____ Home Telephone _____
Street Address	_____ <input type="checkbox"/> Own <input type="checkbox"/> Rent	_____ <input type="checkbox"/> Own <input type="checkbox"/> Rent
City, State & Zip	_____ How Long _____	_____ How Long _____
Previous Address	_____ How Long _____	_____ How Long _____
Employer Name	_____	_____
Employer Address	_____ Bus. Phone _____	_____ Bus. Phone _____
Position	_____ How Long _____	_____ How Long _____
Previous Employer	Gross Income \$ _____ <input type="checkbox"/> Wk. <input type="checkbox"/> Mo. <input type="checkbox"/> Yr. _____ How Long _____	Gross Income \$ _____ <input type="checkbox"/> Wk. <input type="checkbox"/> Mo. <input type="checkbox"/> Yr. _____ How Long _____
Other Income – Except alimony, child support and maintenance	\$ _____ Source _____ <input type="checkbox"/> Mo. <input type="checkbox"/> Yr. (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).	\$ _____ Source _____ <input type="checkbox"/> Mo. <input type="checkbox"/> Yr. (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).
Name of nearest relative not living with you	_____	_____
Address	_____ Zip _____	_____ Zip _____

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.

	Column I – Applicant	Column II – Spouse
Kind of Income	_____	_____
Name of Payor	_____	_____
Amount per Month	\$ _____ Ends _____ Amt. Past Due \$ _____	\$ _____ Ends _____ Amt. Past Due \$ _____
Is any listed income likely to be reduced before the credit requested is paid off?	No <input type="checkbox"/> Yes <input type="checkbox"/> (Explain in detail on separate sheet)	No <input type="checkbox"/> Yes <input type="checkbox"/> (Explain in detail on separate sheet)

LIST ALL DEBTS AND OBLIGATIONS OF PERSONS IDENTIFIED IN COLUMN I AND II.

Name of Debtor	Name of Creditor	Address	Date Incurred	Collateral	Unpaid Balance	Mo. Payment
_____	_____	_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

Rent Payments by: _____ Landlord _____ How Much \$ _____

Liability to Pay Alimony Child Support Maintenance:

By Whom _____ How Much \$ _____ How Often _____ Ends _____ Amt. Past Due \$ _____

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 OF RIGHT TO RECEIVE COPY OF APPRAISAL: Under the Federal Equal Credit Opportunity Act, if the credit being applied for will be secured by a 1-4 family dwelling, you have the right to a copy of the appraisal report used in connection with your application. If a copy was not already provided to you and you wish a copy, please write to the creditor at the address on page 1 of this application. Be sure to include your name and address. The creditor must hear from you no later than ninety (90) days after it notifies you about action taken on your application or you withdraw your application.

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 creditor may share information bearing on my credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics or mode of living with its affiliates unless (1) I direct the creditor at the above address that such information is unrelated to my transactions or experiences with the creditor and may not be shared by the creditor with its affiliates, (2) the information constitutes "medical information" as defined under applicable federal law, or (3) the information when provided to an affiliate would constitute a "consumer report" under applicable federal law.

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, under the provisions of Title 18, United States Code, Section 1014.

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 to 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 to give notice of this credit transaction to my spouse.

Applicant _____ Date _____

This section for Badger State Bank use:

Application received by _____ Date _____

This application was submitted via:

- Face-to-face interview
- Mail
- E-mail
- Fax