

SHORT FORM CREDIT APPLICATION
 (For Wisconsin residents only)

Date of Application _____

To Creditor: Fox River State Bank

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 _____

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		Dependents (not listed by Applicant)			
		No.	Ages	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	
				WI			
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	
				Yrs. on this job	
				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	
				Yrs. on this job	

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).					
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)	\$	\$	\$		

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 of Payor		Kind of Income	Name of Payor	
Amount per Month	Ends	Amt. Past Due	Amount per Month	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)		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)	
Name and Address of nearest relative not living with you		Name and Address of nearest relative not living with you	

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	\$

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

**LIST ALL DEBTS AND OBLIGATIONS OF PERSONS IDENTIFIED IN APPLICANT AND SPOUSE COLUMNS.
(Use continuation sheet to list any additional liabilities.)**

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.

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 402/36	\$	\$	<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:

- 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

Application received for Creditor by _____

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
Fox River State Bank	445432	241 E Jefferson St Burlington, WI 53105

EARLY DISCLOSURE OF IMPORTANT TERMS OF OUR HOME EQUITY LINE OF CREDIT (Variable Rate)

This disclosure contains important information about the Home Equity Line of Credit you are considering. You should read it carefully and keep a copy for your records.

1. Availability Of Terms: All of the terms described below are subject to change. If these terms change (other than the ANNUAL PERCENTAGE RATE) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees that you have paid to us or anyone else in connection with your application. Any application fee or other charge paid by you is refundable is not refundable if the application is denied or the loan is not closed for a reason other than a change of terms.

2. Security Interest: We will take a security interest in your home. You could lose your home if you do not meet the obligations in your agreement with us.

3. Possible Actions: Under certain circumstances, we can (1) terminate your line and require you to pay us the entire outstanding balance in one payment; (2) refuse to make additional extensions of credit; (3) reduce your credit limit; and (4) make specific changes that are set forth in your agreement with us. If you ask, we will give you more specific information concerning when we can take these actions.

4. Minimum Payment Requirements:

You can obtain advances of credit for 60 months (the "Draw Period"). During the Draw Period, payments will be due Monthly. Your minimum payment will equal:

All finance charges that accrued on the unpaid balance during the preceding Monthly billing period. You are also required to pay any past due payments and amounts which exceed your credit limit, plus credit life insurance premiums (if any).

The minimum payment will not fully repay the principal that is outstanding on your line, and you will then be required to pay the entire balance in a single final payment. After the Draw Period ends you will no longer be able to obtain credit advances and must repay the outstanding balance immediately.

5. Minimum Payment Example: If you took a single \$10,000 advance and the ANNUAL PERCENTAGE RATE was 5.250%, it would take 60 months to pay off the balance if you made only the minimum payments and the single final payment. During the Draw Period, you would make 59 payments varying between \$ 43.75 and \$ 43.75 and one final payment of \$ 10,043.75.

6. Fees And Charges: To open and maintain a line of credit, you must pay us the following fees: Application fee: \$ n/a (due at application); Points: n/a % of credit limit (due when account opened); Annual membership fee: \$ 50.00 (due each year); n/a Administration Fee \$ 125.00 Real Estate Evaluation Fee \$ 100.00

You must also pay certain fees to third parties to open a line. These fees generally total between \$ n/a 150.00 and \$ n/a 700.00. If you ask, we will give you an itemization of the fees you will have to pay to third parties. You must carry insurance on the property that secures the home equity credit agreement. Finance Charges begin to accrue on the date loans are posted to the account.

7. Minimum Draw And Balance Requirements: The minimum credit advance you can receive is \$ 500.00.

8. Tax Deductibility: You should consult a tax advisor regarding the deductibility of interest and charges for the line.

9. Variable Rate Feature: This plan contains a variable rate feature and the ANNUAL PERCENTAGE RATE (corresponding to the periodic rate) and the minimum payment final payment, can change as a result. The ANNUAL PERCENTAGE RATE includes only interest and not other costs. The ANNUAL PERCENTAGE RATE is based on the value of an index. The index is: the prime rate as published in The Wall Street Journal

To determine the ANNUAL PERCENTAGE RATE that will apply to your line, we add or subtract a margin to the value of the index. If checked, the initial ANNUAL PERCENTAGE RATE is not based on the index and margin used for later rate adjustments. The initial rate will be in effect for n/a. Ask us for the current index value, margin, discount or premium and ANNUAL PERCENTAGE RATE. After you open a credit line, rate information will be provided on periodic statements that we send you.

10. Rate Changes: The ANNUAL PERCENTAGE RATE can change daily. The maximum ANNUAL PERCENTAGE RATE that can apply is 18.000% and, after the first rate change, the minimum ANNUAL PERCENTAGE RATE that can apply is 5.000%. Apart from this rate "cap" and "floor," there is no limit on the amount by which the rate can change at any time or over any period.

11. Maximum Rate And Payment Examples: If you had an outstanding balance of \$10,000, the minimum payment at the maximum ANNUAL PERCENTAGE RATE of 18.000% would be \$ 150.00. This ANNUAL PERCENTAGE RATE could be reached during the first rate adjustment of the Draw Period.

12. **Historical Example:** The following table shows how the **ANNUAL PERCENTAGE RATE** and the minimum payments for a single \$10,000 credit advance would have changed based on changes in the index over the past 15 years. The index values are from September of each year. While only one payment per year is shown, payments would have varied during each year. The table assumes that no additional credit advances were taken, that only the minimum payments were made and that the rate remained constant during each year. It does not necessarily indicate how the index or your payments will change in the future.

Historical Example Of Index Rate Changes For This Product

YEAR	INDEX (%)	MARGIN (%) *	ANNUAL PERCENTAGE RATE (%)	MINIMUM PAYMENTS (\$)	INDEX CODES
2003	4.000%	1.000%	5.000 % M	\$41.67	
2004	4.500%	1.000%	5.500	45.83	A = Adjustment Cap
2005	6.500%	1.000%	7.500	62.50	D = Discounted Rate
2006	8.250%	1.000%	9.250	77.08	L = Life Cap
2007	8.250%	1.000%	9.250	77.08	M = Maximum/Minimum
2008	5.000%	1.000%	6.000	0.00	Rate Cap
2009	3.250%	1.000%	5.000 M	0.00	P = Payment Cap
2010	3.250%	1.000%	5.000 M	0.00	PR = Premium Rate
2011	3.250%	1.000%	5.000 M	0.00	
2012	3.250%	1.000%	5.000 M	0.00	
2013	3.250%	1.000%	5.000 M	0.00	
2014	3.250%	1.000%	5.000 M	0.00	
2015	3.250%	1.000%	5.000 M	0.00	
2016	3.500%	1.000%	5.000 M	0.00	
2017	4.250%	1.000%	5.250	0.00	

All Annual Percentage Rates have been rounded to the nearest 0.125 %.

* This is a margin we have used recently.

** This is a discount we have used recently.

*** This is a premium we have used recently.

13. Additional Terms:

n/a

Acknowledgment: The undersigned acknowledges receipt of a completed copy of this Disclosure and the brochure titled *What You Should Know About Home Equity Lines of Credit*.

Date: _____

Signature

Signature