

FOX RIVER STATE BANK

CONSUMER CREDIT APPLICATION

Amount Requested \$ _____ Purpose _____ Collateral _____

Collateral Description _____ Owner(s) of Collateral _____

___ Separate Credit ___ Joint Credit w/Spouse ___ Joint Credit with _____ who is not spouse.
(If you are a married Wisconsin resident, and are applying separately or joint w/o spouse, your spouse's information must also be furnished.)

Applicant Name _____ SS# _____ DOB _____

Spouse Name _____ SS# _____ DOB _____

Address _____ City _____ State _____ Zip _____

Length of Residency _____ Marital Status ___ Married ___ Unmarried ___ Separated

Previous Address (If less than 2 yrs at present address) _____

Length of Residency _____ Number of Dependents Other than Self or Spouse _____ Ages _____

Home Phone _____ Cell Phone _____ DL# _____

Co-Applicant Cell Phone _____ DL# _____

Applicant Employer Name _____ PH# _____

Employer Address _____ City _____ State _____ Zip _____

Position _____ Yrs at Business _____ Gross Income \$ _____ (Wk, Mo, Yr)

Previous Employer (If less than 2 yrs at present employer) _____ Yrs at Bus. _____

Other Income (Except alimony, child support, and maintenance) \$ _____ Source _____

Spouse Employer Name _____ PH# _____

Employer Address _____ City _____ State _____ Zip _____

Position _____ Yrs at Business _____ Gross Income \$ _____ (Wk, Mo, Yr)

Previous Employer (If less than 2 yrs at present employer) _____ Yrs at Bus. _____

Other Income (Except alimony, child support, and maintenance) \$ _____ Source _____

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 _____

Amount per month \$ _____ Ends _____ Amount past due \$ _____

Name of nearest relative not living with you _____ Phone _____

Address _____ City _____ State _____ Zip _____

Mortgage Holder or Landlord _____ Balanced Owed \$ _____

Home Estimated Value \$ _____ Monthly Mtg/Rent (principal and interest only) \$ _____

Home Owners Insurance Company _____ Annual Insurance Pymt \$ _____

Home Insurance Phone _____ Annual Property Tax Payment \$ _____

LIABILITIES (Include any routine maintenance and/or child support payments)

Creditor _____ Acct # _____ Balance \$ _____ Mo Pymt \$ _____

Creditor _____ Acct # _____ Balance \$ _____ Mo Pymt \$ _____

Creditor _____ Acct # _____ Balance \$ _____ Mo Pymt \$ _____

Creditor _____ Acct # _____ Balance \$ _____ Mo Pymt \$ _____

ASSETS (Include any account and/or retirement information)

Institution _____ Acct Type _____ Balance \$ _____ Rate/Matures _____

Institution _____ Acct Type _____ Balance \$ _____ Rate/Matures _____

Institution _____ Acct Type _____ Balance \$ _____ Rate/Matures _____

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 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 the face page 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. In order to receive a copy of the appraisal report, you must also have paid for the appraisal and the costs of photocopying the 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 such information and any other 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 I direct the creditor at the address above that such information if unrelated to my transactions or experiences with the creditor may not be shared by the creditor with its affiliates.

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

Applicant Signature _____ Date _____

Spouse Signature _____ Date _____

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 Signature _____ Date _____

Application received for Creditor by _____

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:

(a) **DRAW PERIOD:** You can obtain advances of credit for 36 months (the "Draw Period"). During the Draw Period, payments will be due monthly. Your minimum payment will equal:

All accrued interest plus credit life insurance premium (if any), plus any past due payments and amounts which exceed your credit limit.

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/Draw Period: If you took a single \$10,000 advance and the **ANNUAL PERCENTAGE RATE** was 5.000%, it would take 36 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 35 payments varying between \$ 41.67 and \$ 41.67 and one final payment of \$ 10,041.67.

6. Fees And Charges: To open and maintain a line of credit, you must pay us the following fees: Application fee: \$ _____ (due at application); Points: _____ % of credit limit (due when account opened); Annual maintenance fee: \$ 50.00 (due each year); _____. You must also pay certain fees to third parties to open a line. These fees generally total between \$ 150.00 and \$ 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 by The Wall Street Journal

To determine the **ANNUAL PERCENTAGE RATE** that will apply to your line, we add 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 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 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 18.00 % would be \$ 152.88. This **ANNUAL PERCENTAGE RATE** could be reached during the first business day 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
1995	8.75%	-0.25%	8.50%	\$70.83	
1996	8.25%	-0.25%	8.00	66.67	A = Adjustment Cap
1997	8.50%	-0.25%	8.25	68.75	F = Firm Rate
1998	8.50%	-0.25%	8.25	68.75	L = Life Cap
1999	8.25%	-0.25%	8.00	66.67	M = Maximum/Minimum
2000	9.50%	-0.25%	9.25	77.08	Rate Cap
2001	6.50%	-0.25%	6.25	52.08	P = Payment Cap
2002	4.75%	-0.25%	4.50	37.50	
2003	4.00%	-0.25%	4.00	33.33	M
2004	4.50%	-0.25%	4.25	35.42	
2005	6.50%	-0.25%	6.25	52.08	
2006	8.25%	-0.25%	8.00	66.67	
2007	8.25%	-0.25%	8.00	66.67	
2008	5.00%	-0.25%	4.75	39.58	
2009	3.25%	-0.25%	5.00	41.67	M

* This is a margin we have used recently. All Annual Percentage Rates have been rounded to the nearest 0.125 %.

13. **Additional Terms:**

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