

**FOX RIVER STATE BANK**

**CONSUMER CREDIT APPLICATION**  
**(Minimum Loan Amount \$5000.00)**

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 \$ \_\_\_\_\_

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

**ASSETS** (Include any account and/or retirement information)

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

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**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 \_\_\_\_\_



**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
1996	8.25%	1.00%	9.25 %	\$76.03	
1997	8.50%	1.00%	9.50	78.08	A = Adjustment Cap
1998	8.50%	1.00%	9.50	10,078.08	D = Discounted Rate
1999	8.25%	1.00%	9.25	0.00	L = Life Cap
2000	9.50%	1.00%	10.50	0.00	M = Maximum/Minimum
2001	6.50%	1.00%	7.50	0.00	Rate Cap
2002	4.75%	1.00%	5.75	0.00	P = Payment Cap
2003	4.00%	1.00%	5.00	0.00	
2004	4.50%	1.00%	5.50	0.00	
2005	6.50%	1.00%	7.50	0.00	
2006	8.25%	1.00%	9.25	0.00	
2007	8.25%	1.00%	9.25	0.00	
2008	5.00%	1.00%	6.00	0.00	
2009	3.25%	1.00%	5.00	0.00	M
2010	3.25%	1.00%	5.00	0.00	M

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.

**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