



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 & 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 then 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 & date below)

Signature ▶

Date

APPLICANT				SPOUSE							
IF YOU ARE A WISCONSIN RESIDENT, INDICATE MARITAL STATUS				MARK SAME IF DUPLICATE OF APPLICANT INFORMATION							
<input type="checkbox"/> MARRIED		<input type="checkbox"/> UNMARRIED		<input type="checkbox"/> LEGALLY SEPARATED		<input type="checkbox"/> CO-APPLICANT (BORROWER)		<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		County You Live In		Home Phone	
Previous Address City/State/Zip				Previous Address City/State/Zip							
Number of Dependents & Ages				Number of Dependents & Ages							
Current Employer		How Long		Business Phone		Current Employer		How Long		Business Phone	
Employer's Address City/State/Zip				Employer's Address City/State/Zip				Position		Position	

STATEMENT OF FINANCIAL CONDITION			
ASSETS (Do Not List Assets of Doubtful Value)		<i>List Dollars (Omit Cents)</i>	
<i>Schedule A</i>	Cash Equivalent Assets (Cash in Banks, Money Markets, CDs)	(1)	
<i>Schedule B</i>	U.S. Gov't & Marketable Securities	(2)	
<i>Schedule C</i>	Non-Marketable Securities	(3)	
<i>Schedule C</i>	Restricted or Control Stocks	(4)	
<i>Schedule D</i>	Securities held in Margin Accounts	(5)	
<i>Schedule D</i>	Real Estate Owned and Interests in Real Estate Investments	(6)	
<i>Schedule E</i>	Limited Partnership Interests	(7)	
<i>Schedule F</i>	Loans Receivable	(8)	
<i>Schedule F</i>	Autos and Other Personal Property	(9)	
<i>Schedule F</i>	Life Insurance - Cash Value	(10)	
<i>Schedule F</i>	Retirement Assets	(11)	
<i>Schedule F</i>	Other Assets (Itemize)	(12)	
<i>Schedule F</i>	Other _____	(13)	
<i>Schedule F</i>	Other _____	(14)	
<i>Schedule F</i>	Other _____	(15)	
TOTAL ASSETS ▶		(16)	
LIABILITIES		<i>List Dollars (Omit Cents)</i>	
<i>Schedule H</i>	Notes Payable to Banks (Unsecured)	(17)	
<i>Schedule H</i>	Notes Payable to Banks (Secured)	(18)	
<i>Schedule H</i>	Amounts Payable to others	(19)	
<i>Schedule H</i>	Margin Loans	(20)	
<i>Schedule H</i>	Credit Cards/other Revolving Debt	(21)	
<i>Schedule H</i>	Unpaid Income Tax	(22)	
<i>Schedule H</i>	Other Unpaid Taxes or Interest	(23)	
<i>Schedule D</i>	Real Estate Mortgages Payable	(24)	
<i>Schedule F</i>	Life Insurance Policy Loans	(25)	
<i>Schedule F</i>	Other Debts - Itemize	(26)	
<i>Schedule F</i>	Other _____	(27)	
<i>Schedule F</i>	Other _____	(28)	
<i>Schedule F</i>	Other _____	(29)	
<i>Schedule F</i>	Other _____	(30)	
TOTAL LIABILITIES ▶		(31)	
NET WORTH (Assets minus Liabilities) ▶		(32)	
TOTAL LIABILITIES & NET WORTH ▶		(33)	

INCOME & 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			<i>Schedule H</i> Notes Payable Banks
<i>Schedule D</i> Net Real Estate Income			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 ▶
TOTAL ▶			

GUARANTEES & OTHER CONTINGENT OBLIGATIONS			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 below)			Do you have a will? <input type="checkbox"/> No <input type="checkbox"/> Yes		Will last revised? _____
			Income Tax Settle Through?		
			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		
TYPE	CREDITOR	AMOUNT	Trustee: _____		
Guarantee			Attorney's Name/Firm _____		
Leases			Accountant's Name/Firm _____		
Legal Claims			Obligations for Alimony, Child Support or Separate Maint Payments? <input type="checkbox"/> No <input type="checkbox"/> Yes (Describe below.) <input type="checkbox"/> Applicant <input type="checkbox"/> Spouse		
Letters of Credit					
Other (specify)					
Ever been the debtor in Bankruptcy proceedings? <input type="checkbox"/> No <input type="checkbox"/> Yes (Describe below.) <input type="checkbox"/> Applicant <input type="checkbox"/> Spouse			Ever been a defendant in any suit or legal action? <input type="checkbox"/> No <input type="checkbox"/> Yes (Describe below.) <input type="checkbox"/> Applicant <input type="checkbox"/> Spouse		

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 score**

When you are *no longer* a 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	Yes	No
For our affiliates' everyday business purposes- information about your transactions and experiences	No	We don't share
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 1-920-885-2700 or go to <https://americanbankbd.com/contact.html>

Who we are

Who is providing this notice?	American Bank of Beaver Dam
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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

- **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

- 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.

- *American Bank of Beaver Dam does not share with our Affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *American Bank of Beaver Dam does not share with Nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include direct marketing companies, and financial service companies such as financial brokerage companies.*

Other Important Information