

**NEKOOSA PORT EDWARDS
STATE BANK**



We want to be your financial partner

After completing the Consumer Application, please print it, sign it, and call us to schedule an appointment to discuss your application. Please bring a current Photo ID (i.e. Driver's License, State ID, Passport, etc.) with you to your appointment.

SHORT FORM CREDIT APPLICATION (For Wisconsin residents only)

Date of Application _____

To Creditor: _____

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 _____
Interest rate: _____ No. of Months: _____ Type: _____

APPLICANT INFORMATION table with columns for Applicant and Spouse. Includes fields for Name, Social Security Number, Date of Birth, Driver's License, Dependents, Home Phone, Cell Phone, E-Mail Address, Present Address, and Previous Address.

EMPLOYMENT INFORMATION table with columns for Applicant and Spouse. Includes fields for Name & Address of Employer, Self Employed, Yrs. on this job, Gross Monthly Income, Position, Business Phone, and Name of Previous Employer.

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).

Table with columns: Gross Monthly Income (Applicant, Spouse, Total), Describe Other Income Source, Monthly Amount. Rows include Overtime, Bonuses, Commissions, Dividends/Interest, Net Rental Income, Other, and 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).

Table with columns: Kind of Income, Name of Payor, Amount per Month, Ends, Amt. Past Due. Two columns for Applicant and Spouse.

Is any listed income likely to be reduced before the credit requested is paid off? No Yes (Explain in detail on separate sheet)

Name and Address of nearest relative not living with you

Assets table with columns: Assets, Amount. Rows include Accounts in Banks, Stocks & Bonds, Life Insurance, Real Estate Owned, Retirement Funds, Automobiles, and 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	\$	\$	<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

Nekoosa Port Edwards State Bank

(NPESB)

Conforming Loan Payments Notice

Conforming Loan Payments are posted (i.e. credited) on all business days depending on the time you make the payment and the method you use to make the conforming loan payment. In order for your payment to be considered conforming, payments must be made in U.S. currency, and must be accompanied by the paper bill or loan payment book provided. Non-conforming payments may take longer to process.

Business days are Monday-Friday, excluding observed Federal Holidays

Loan payments can be made at all three branches of Nekoosa Port Edwards State Bank.

Nekoosa Port Edwards State Bank
Main Branch
405 Market Street
P. O. Box 9
Nekoosa, WI 54457

Nekoosa Port Edwards State Bank
Port Edwards Branch
240 Market Avenue
Port Edwards, WI 54469

Nekoosa Port Edwards State Bank
Rome Branch
1153 Rome Center Drive
Nekoosa, WI 54457

If you make a loan payment directly at one of our locations Monday - Thursday between the hours of 8:30 a.m. and 5:30 p.m. the payment will be credited as of that business day. If you make a loan payment directly at one of our locations on Friday between the hours of 8:30 a.m. and 6:30 p.m. the payment will be credited as of that business day. If you make a payment on a Saturday, the payment will not be credited until the next business day.

If you make a loan payment via NPESB's i-bank (internet banking service) or Bank 24 (telephone banking) before 10 p.m. CST on a business day, Monday – Friday, the payment will be posted on that business day. If you make a loan payment via NPESB's i-bank (internet banking service) or Bank 24 (telephone banking) after 10 p.m. CST on a business day, Monday – Friday, the payment will be posted as of the next business day.

You may mail a payment to NPESB using the addresses listed above for any of our three locations. Any loan payments received via physical mail Monday – Friday will be posted on that business day. Any loan payments received via physical mail on a Saturday will be posted on the next business day.

If you deposit a loan payment in the Night Depository at any one of our locations after 8:30 a.m., the payment will be posted on the next business day.

If you have a late charge that is scheduled to be assessed on a day that is not a business day, we must receive your payment on a business day prior to that date to avoid the assessment of late charges.