

Notice to married applicants living in Wisconsin. No provision of any marital property agreement, unilateral statement under section 766.59 of the Wisconsin Statutes, or court order under section 766.70 adversely affects the interest of Union Bank of Blair unless Union Bank of Blair is furnished a copy of the agreement, statement, or order, or has actual knowledge of the adverse provision before opening the requested account.

If I am married, a Wisconsin resident, and my spouse is not a co-applicant, I agree that credit extended under this account, if granted, will be incurred in the interest of my marriage or family.

Signature of Applicant _____

Date _____

Loan Amount Requested \$ _____

MARITAL STATUS: Check your Marital Status below only if you live in a community property state (such as Wisconsin). Married Unmarried Legally Separated

APPLICANT - Please complete this section

Print full name _____ Date of Birth _____ No. of Dependents _____

Street Address _____ How Long _____

City and Zip Code _____ Own _____ Home Phone _____

Previous Address _____ Rent _____ How Long _____

Employer _____ How Long _____ Net Monthly Pay _____

Other Income - Source and Amount
(Disclosure of Alimony, Child Support
and Maintenance Payments is Optional)

Name and Address of nearest relative not living with you _____

CREDIT	NAME OF CREDITOR/LANDLORD	BALANCE	MONTHLY PAYMENT
Home Mortgage/Rental			

Auto Loan _____

Other Credit _____

Other Credit _____

CO-APPLICANT — Please complete this section (if joint account)

Print full name _____ Relationship to applicant _____

Street Address _____ City and Zip Code _____

Employer _____ How Long _____ Net Monthly Pay _____

Other Income - Source and Amount
(Disclosure of Alimony, Child Support
and Maintenance Payments is Optional)

The undersigned certify that the foregoing statements are true and complete on this date and are made to induce the Bank to extend credit to the undersigned. The terms of the Union Bank of Blair Cardinal Reserve Account originally attached to this application have been read by and are agreed to by the undersigned and are incorporated herein by reference as though fully set forth. References in the agreement to "I", "my", and "me" are to persons whose names are signed below and our obligations are joint and several. The undersigned acknowledge receipt of a copy of the Agreement and that statement of information regarding our rights to dispute billing errors originally attached to this application. If my checking account number is not filled in above, the Bank is authorized to insert the number when the account is opened and numbered.

Date _____ 19 _____

Applicant _____ Soc. Sec. No. _____

Co-Applicant _____ Soc. Sec. No. _____

FOR INTERNAL USE ONLY

DATE APPROVED	CREDIT LINE	APPROVED BY	DATE APPROVED	CREDIT LINE	APPROVED BY

CARDINAL RESERVE ACCOUNT

When you apply for your CARDINAL RESERVE ACCOUNT, upon approval, we mutually agree on a line of credit, depending on your credit needs and your previous credit rating.

When checking account balance falls below zero, we will automatically transfer money, in increments of \$100.00, into your checking account. It's like writing yourself a loan!

CONVENIENT:

No additional passbook, no credit cards, no special checks or separate checkbook. It's personal and confidential. No one will ever know that you are using credit because it's as simple as writing a personal check. A Mastercard II, or debit card, can be used in conjunction with this CARDINAL RESERVE ACCOUNT.

COST:

Your CARDINAL RESERVE ACCOUNT is similar to revolving charge plans. YOU WILL BE CHARGE AN INTEREST RATE OF 1 ¼% PER MONTH (ANNUAL PERCENTAGE RATE OF 15%) on your outstanding balance.

NOTICE:

See reverse side for important information regarding your rights to dispute billing errors.

CARDINAL RESERVE ACCOUNT AGREEMENTS

- A. Union Bank of Blair ("Bank") will provide undersigned ("Borrower", whether one or more) written notice of the maximum amount of credit ("Maximum Credit") which Bank is willing to make available to Borrower in the form of a CARDINAL RESERVE ACCOUNT to Borrower's checking account, will make loans to Borrower from time to time in the amounts which will not increase the unpaid principal loan balance outstanding ("Loan Balance") in the Account beyond the Maximum Credit. Every check properly drawn by Borrower and every other charge against the Account which exceeds the Account balance shall constitute a request for a loan of \$100.00 or even multiples thereof, to the extent of such excess over the Account balance (but not to exceed the Maximum Credit), and Bank's crediting of such amount to the Account shall constitute a loan to the Borrower.
- B. Loans made under this Agreement shall be subject to finance charge (interest) from the date received until paid in full. FINANCE CHARGES (INTEREST) SHALL BE COMPUTED AT THE PERIODIC RATE OF .041096% PER DAY OR A ¼% PER MONTH (ANNUAL PERCENTAGE RATE OF 15%). We compute the interest portion of the Finance Charge each day by multiplying the Principal Balance for that day by the daily periodic rate in effect on that day. To get the Principal Balance on a given day, we take that day's beginning Principal Balance, add any new loans, or other charges to the account, and subtract any principal payments or credits to the account. AT REQUEST OF DEPOSITOR, the Union Bank of Blair will automatically debit the checking account in the amount of \$15.00 or 1/20th of the outstanding loan balance each month, or the account will be reported as past due. By providing you with not less than thirty (30) days prior written notice, Bank may establish an annual percentage rate in excess of 15% for transactions arising during certain periods of time as permitted by Section 422.20 (10m) (b) of the Wisconsin Statutes.
- C. Borrower promises to repay the Loan Balance and all Finance Charges to Bank, and authorizes Bank to deduct from Borrower's Account each month the Balance of the loan principal amount plus any Finance Charges due Bank, or the minimum of \$15.00 or 1/20th of the outstanding loan balance. Loan repayment will be itemized on Borrower's monthly statement.
- D. Each payment will be applied first against interest, then against Credit Life Insurance premiums (if applicable), and then against the outstanding principal balance. The loan balance may be prepaid in full or in part at any time, and if prepaid in full, unearned interest, if any, will be refunded.
- E. The Loan Balance or Finance Charges are or may be secured by all security agreements of Borrower (other than that covering personal property described in (422.417 (3) (a), Wisconsin Statutes) now or hereafter held or acquired by Bank to secure such Loan Balance and Finance Charges Borrower grants to Bank a lien upon any credit balance or other money now or hereafter owed to borrower by bank against which bank may charge any unpaid balance of Borrower's Loan Account and Finance Charges. Bank disclaims as security for such sums any security interest it may have in Borrower's principal residence, and at all times the unpaid

Loan Balance in the account is less than \$1,000.00 in any other real estate owned by Borrower.

ADDITIONAL TERMS.

1. Each person authorized from time to time to draw checks under the latest signature card filed with Bank pertaining to the Account is a "Borrower" hereunder whether or not he/she signs this agreement, and is authorized to request and receive loans, and all loans resulting therefrom and this Agreement shall be joint and several obligations of all Borrowers and the liability of each shall be absolute and unconditional, regardless of the liability of any other party.
2. Bank is not obligated to, but may in its discretion, pay any check that will cause the Loan Balance to exceed the Maximum Credit.
3. Bank will furnish Borrower a Monthly Statement of the Account which shall show all loans advanced by Bank, Finance Charges applied, Life Insurance Premiums, all payments made by Borrower or deducted from the Account, and the Loan Balance and Deposit or Payment owing by Borrower upon the Account. Said statement shall be deemed correct and accepted by Borrower shall notify Bank in writing of any error within thirty (30) days of the date of mailing by Bank.
4. Bank's commitment to make loans and pay checks hereunder shall immediately terminate without demand or notice, which Borrower hereby waives, upon the happening of any of the following event: (a) Borrower's failure on two occasions within any twelve month period to maintain in or deposit to the Account funds sufficient to cover payments due hereunder; (b) the issuance of checks on the Account in excess of the Maximum Credit; (c) discovery by Bank that any statement or information given to Bank by Borrower in connection with the Account is false; (d) failure of Borrower to inform Bank of any material adverse change in the financial conditions of Borrower; (e) failure of Borrower to observe the covenants of any security agreements referred to later; or (f) the death of the Borrower, the bankruptcy of insolvency of Borrower, or any assignment by Borrower for the benefit of creditors, or any failure by Borrower to observe any other provision of this agreement. If any event described in clauses (b) through (f) of the preceding sentence shall occur, and such event materially impairs the condition, value or protection of, or Bank's rights in any collateral securing the obligations of Borrower to Bank, or impairs Borrower's ability to pay amounts due Bank, or if an event described in clause (a) of the preceding sentence shall occur, then all sums owing by Borrower to Bank hereunder shall, at Bank's option and without notice or demand become immediately due and payable; unless notice to Borrower and an opportunity to cure default any required by 425.105 Wisconsin Statutes, and in the event, such sums shall become payable if such default is not cured as provided in that statute within fifteen (15) calendar days after mailing of such notice to the most recent address for Borrower appearing in Bank's records, or within such other period as may be provided by law.
5. Bank's commitment to make loans hereunder shall run exclusively to Borrower, as defined above, and neither this agreement, nor any rights of Borrower hereunder shall be assignable.
6. Each Borrower agrees that the Wisconsin Consumer Act shall govern all aspects of this agreement, and all loans obtained through it, regardless of the purpose of such transactions, and even though Borrower may be an "organization" as defined in 421.301 (28), Wisconsin statutes.
7. Bank may amend this Agreement from time to time by mailing to Borrower at his last address as shown on the records of the Bank written notice of any such changes prior to their effective date, as prescribed by law. Any such amendment may, at the election of the Bank as set forth in the notice, apply to any outstanding Loan Balance in the Account as well as future transactions.
8. This Agreement may be terminated at any time by either party effective twenty-four (24) hours after mailing written notice to the addressed to such party's last known address by ordinary mail. In the event of such termination, Bank shall not be obligated to, but in its discretion may, pay any check on the Account issued by Borrower prior to such termination. Any termination hereunder shall not affect the obligation of Borrower to pay all sums borrowed and due and owing hereunder.

IN CASE OF ERRORS OR INQUIRIES ABOUT THE CARDINAL RESERVE ACCOUNT
PORTION OF YOUR BANK STATEMENT

The Federal Truth in Lending Act requires prompt correction of billing mistakes.

1. If you want to preserve your rights under the Act here's what to do if you think the CARDINAL RESERVE ACCOUNT portion of your bank statement is wrong or if you need more information about an item on your bank statement:
 - A. Do not write on the bank statement. On a separate sheet of paper write (you may telephone your inquiry but doing so will not preserve your rights under the law) the following:
 - I. Your name and account number.
 - II. A description of the error and an explanation (to the extent you can explain) why you believe it is an error.
 - III. The dollar amount of the expected error.
 - IV. Any other information (such as your address) which you think will help the bank to identify you or the reason for your complaint or inquiry.
 - B. Send your billing error notice to the bank at its address which is shown on your bank statement.

If you have authorized the bank to automatically pay from your checking or savings account any Credit card bills from that bank, you can stop or reverse payment on any amount you think is wrong by mailing your notice to the bank so the bank receives it within 16 days after the bill was sent to you. However, you do not have to meet this 16 day deadline to get the creditor to investigate your billing error claim:

Mail it as soon as you can, but in any case, early enough to reach the bank within 60 days after the bank statement was mailed to you.

2. The bank must acknowledge all letters pointing out possible errors within 30 days of receipt, unless the bank is able to correct your bank statement during that 30 days. Within 90 days after receiving your letter, the bank must either correct the error or explain why the bank believes the bank statement was correct. Once the bank has explained the bank statement, the bank has no further obligation to you even though you still believe that there is an error, except as provided in paragraph 5 below.
3. After the bank has been notified, neither the bank nor an attorney nor a collection agency may send you collection letters or take other collection action with respect to the amount in dispute; but periodic statements may be sent to you, and the disputed amount can be applied against your credit limit. You cannot be threatened with damage to your credit rating or sued for the amount in question, nor can the disputed amount be reported to a credit bureau or to other creditors as delinquent until the bank has answered your inquiry. However, you may remain obligated to pay the parts of your bank statement not in dispute.
4. If it is determined that the bank has made a mistake on the CARDINAL RESERVE ACCOUNT portion of your bank statement, you will not have to pay finance charges on any disputed amount. If it turns out that the bank has not made an error, you may have to pay finance charges on the amount in dispute, and you will have to make up any missed payments on the disputed amount (or in other words pay the disputed amount in full). Unless you have agreed that your bank statement was correct, the bank must send you written notification of what you owe; and if it is determined that the bank did make a mistake in billing the disputed amount, you must be given the time to pay which you normally are given time, pay undisputed amounts before any more finance charges or late payment charges on the disputed amount can be charged to you.
5. If the bank's explanation does not satisfy you and you notify the bank in writing within 10 days after you receive its explanation that you still refuse to pay the disputed amount, the bank may report you to credit bureaus and other creditors and may pursue regular collection procedures. But the bank must also report that you think you do not owe the money, and the bank must let you know to whom such reports were made. Once the matter has been settled between you and the bank, the bank must notify those to whom the bank reported you as delinquent of the subsequent resolution.
6. If the bank does not follow these rules, the bank is not allowed to collect the first \$50.00 of the disputed amount and finance charges, even if the bank statement turns out to be correct.

7. If you have a problem with property or services purchased with a credit card, you may have the right not to pay the remaining amount due them, if you first try in good faith to return them or give the merchant a chance to correct the problem. There are tow limitations on this right:
 - A. You must have brought them in your home state or if not within 100 miles of your current mailing address; and
 - B. The purchase price must have been more than \$50.00. However, these limitations do not apply if the merchant is owned or operated by the bank, or if the creditor mailed you the advertisement for the property or services.

DISCLOSURE STATEMENT

1. APPLICATION. This disclosure statement is made a part of the customer's application for the above mentioned credit plan.
2. ANNUAL PERCENTAGE RATE. THE ANNUAL PERCENTAGE RATE IS 15.00%
3. FINANCE CHARGE. Finance charge begins to accrue on the date a loan is made under the credit plan.
4. ANNUAL FEE. Annual membership fee is \$15.00 per year.
5. OTHER CHARGES. There are not other charges or fees in connection with the above Credit plan.