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 if 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

$_____

Checking Account Number: _____

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 Number of Dependents

Street Address How Long

City and Zip Code □ Own Home Phone

□ Rent

Previous Address (if less than 2 years at current address) 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

_____

Applicant Signature Soc. Sec. No.

Co-Applicant Signature Soc. Sec. No.

FOR INTERNAL USE ONLY

DATE APPROVED	APPROVED BY	CREDIT LINE	LNA ACCT NO.	DDA ACCT NO.	REC NO.

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 your 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 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 CHARGED AN INTEREST RATE OF 1 ¼% PER MONTH (ANNUAL PERCENTAGE RATE OF 15%) on your outstanding balance.

NOTICE:
Important information regarding your rights to dispute billing errors follows in this disclosure.

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 and 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 1¼% 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 ninty (90) 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 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 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 at any security interest it may have in Borrower's principal residence, and 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, all payments made by Borrower or deducted from the Account, and the Loan Balance and Deposit or Payment owing by Borrower on the Account. Said statement shall be deemed correct and accepted by Borrower unless 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 events: (a) Borrower's failure on two occasions within any twelve month period to maintain or deposit to the Account funds sufficient to covers payment 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 Borrower 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 or 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 any default 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, 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/her last address shown on records of the Bank written notice of any such changes not less than 90 days prior to the 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.

Please see reverse for additional information

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a separate sheet) at 123 S Urberg Ave, PO Box 185, Blair, WI 54616. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE:

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct. After we receive your letter, we cannot try to collect any amount in questioin, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit.

You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in questioin.

If we find that we have made a mistake on your bill, you will not have to pay any finance charges related to any questionable amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not

satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first $50 of the questioned amount, even if your bill was correct.

DISCLOSURE STATEMENT:

1. APPLICATION The disclosure statement is made part of the customer's application for the above mentioned credit plan.
2. ANNUAL PERCENTAGE RATE The annual percentage rate is 15%.
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 no other charges or fees in connection with the above Credit Plan.