

Credit Application

American Heritage National Bank
 2915 2nd St S
 P.O. Box 160
 St. Cloud MN 56302
 Phone - (320) 654-9555

Important Information to Applicant(s). 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 applies for a loan or opens an account. **What this means for you.** When you apply for a loan or open an account, we will ask 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. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law. **Read each instruction carefully before completing this form.**

Creditor

("You" means Applicant, *et al*; and "We" means Creditor)

For Creditor Use		
Account No.	Class No.	Date Received

1. Type of Application

Check only one of the three types:

Individual Credit - You are relying solely on your income or assets.

Individual Credit - You are relying on your income or assets as well as income or assets from other sources.

Joint Credit - By initialing below, you intend to apply for "joint credit".

Applicant _____ Joint Applicant _____

2. Type of Requested Credit

Application Date	Amount \$	Financing Type <input type="checkbox"/> New <input type="checkbox"/> Refinance <input type="checkbox"/> Modification	No. of Months	Repayment Interval <input type="checkbox"/> Monthly <input type="checkbox"/>	First Payment Date
Credit Type <input type="checkbox"/> Line of Credit <input type="checkbox"/> Loan <input type="checkbox"/> Sale <input type="checkbox"/> Lease	Loan Purpose <input type="checkbox"/> Agricultural <input type="checkbox"/> Business <input type="checkbox"/> Consumer	Security for Credit <input type="checkbox"/> Unsecured <input type="checkbox"/> Secured	Proceeds of Credit to Be Used for <input type="checkbox"/> To purchase property that will secure your credit <input type="checkbox"/> To purchase property that is a residential dwelling and is not real estate <input type="checkbox"/> To finance home improvements to a residential dwelling <input type="checkbox"/> Other (<i>describe</i>):		

Applicant

3. Applicant Information

Joint Applicant or Other Party

Full Name (<i>First, Middle, Last</i>)			Full Name (<i>First, Middle, Last</i>)		
Gov't ID Type	Gov't ID No.	Gov't ID Issued By	Gov't ID Type	Gov't ID No.	Gov't ID Issued By
Gov't ID Issue Date	Gov't ID Exp. Date	Date of Birth	Gov't ID Issue Date	Gov't ID Exp. Date	Date of Birth
Soc. Sec. No.	Primary Phone <input type="checkbox"/> Cell	Second Phone <input type="checkbox"/> Cell	Soc. Sec. No.	Primary Phone <input type="checkbox"/> Cell	Second Phone <input type="checkbox"/> Cell
Email Address:			Email Address:		
Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. of Yrs.:			Present Address <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. of Yrs.:		
Previous Address <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. of Yrs.:			Previous Address <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> No. of Yrs.:		
Dependents No.: Ages:			Dependents No.: Ages:		
Nearest Relative (<i>not living with you</i>) Name: Address: Telephone: <input type="checkbox"/> Cell			Nearest Relative (<i>not living with you</i>) Name: Address: Telephone: <input type="checkbox"/> Cell		
Your Relationship to us (or our affiliate) <input type="checkbox"/> None <input type="checkbox"/> Employee <input type="checkbox"/> Insider (Shareholder, Director, Officer)			Your Relationship to us (or our affiliate) <input type="checkbox"/> None <input type="checkbox"/> Employee <input type="checkbox"/> Insider (Shareholder, Director, Officer)		
Have you ever received credit from us? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when: office/branch:			Have you ever received credit from us? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, when: office/branch:		

4. Asset and Debt Information

If the "Joint Applicant" or "Other Party" Sections were completed, this Section should be completed by giving information about both the Applicant, and the Joint Applicant or Other Party, if applicable.

Assets Owned

Type of Asset or Description	Account Number	Current Market Value	Remaining Balance of Lien <i>(Enter "0" if none)</i>	Asset Owner's Name
Checking Account:		\$	\$	
Checking Account:		\$	\$	
Savings Account:		\$	\$	
Certificate of Deposit:		\$	\$	
Marketable Securities:		\$	\$	
Cash Value Life Ins:		\$	\$	
Real Estate:		\$	\$	
Auto:		\$	\$	
Auto:		\$	\$	
Other:		\$	\$	
Other:		\$	\$	
		\$	\$	
<input type="checkbox"/> Amounts from Continuation Form		\$	\$	
Total Assets		\$	\$	

Outstanding Debts *(This section should be charge accounts, installment contracts, credit cards, rent, mortgages and other obligations.)*

Creditor Name	Type of Debt, or Account Number	Original Amount	Present Balance	Monthly Payment	Debtor's Name	Past Due <i>(Yes/No)</i>
Landlord	<input type="checkbox"/> Rent Payment			\$		
	<input type="checkbox"/> Mortgage	\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
		\$	\$	\$		
<input type="checkbox"/> Amounts from Continuation Form		\$	\$	\$		
Total Debts		\$	\$	\$		

Credit References - Name	Original Amount Borrowed	Date Paid in Full
	\$	
	\$	
	\$	

<i>Applicant</i>	5. Employment Information	<i>Joint Applicant or Other Party</i>
1st Employer: <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		1st Employer: <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:
2nd Employer: <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		2nd Employer: <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:
3rd Employer: <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:		3rd Employer: <input type="checkbox"/> Current <input type="checkbox"/> Previous <input type="checkbox"/> Self No. of Yrs.: Name: Address: Mgr.: Phone: Gross Monthly Salary/Comm.: \$ Position/Title:

<i>Applicant</i>	6. Other Income	<i>Joint Applicant or Other Party</i>
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court order <input type="checkbox"/> Written agreement <input type="checkbox"/> Oral understanding		Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: <input type="checkbox"/> Court order <input type="checkbox"/> Written agreement <input type="checkbox"/> Oral understanding
Other Income: \$ _____ per Month Source: _____		Other Income: \$ _____ per Month Source: _____
Is any income listed in Sections 4, 5 or 6 likely to be reduced before the credit is paid off: <input type="checkbox"/> Yes (Explain in section 10.) <input type="checkbox"/> No		Is any income listed in Sections 4, 5 or 6 likely to be reduced before the credit is paid off: <input type="checkbox"/> Yes (Explain in section 10.) <input type="checkbox"/> No

<i>Applicant</i>	7. Other Obligations	<i>Joint Applicant or Other Party</i>
<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount: \$ _____ For whom: To whom:	Are you a co-maker, endorser, co-signer, surety, or guarantor on any loan, contract or other obligation?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount: \$ _____ For whom: To whom:
<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount per month: \$ _____ To whom:	Are there any unsatisfied judgments against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount per month: \$ _____ To whom:
<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Where: Year:	Have you been declared bankrupt in the last 10 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Where: Year:
<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount per month: \$ _____ To whom:	Are you obligated to make Alimony, Support or Maintenance Payments?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, Amount per month: \$ _____ To whom:

8. Property Information (if secured)		
Property Type <input type="checkbox"/> Boat or Vessel <input type="checkbox"/> Certificate of Deposit <input type="checkbox"/> Deposit Account <input type="checkbox"/> Manufactured Home <input type="checkbox"/> Motor Vehicle <input type="checkbox"/>	Property Description <input type="checkbox"/> Residential Dwelling <input type="checkbox"/> Homestead Property	Property Location and Address
Primary Use of Property <input type="checkbox"/> Agricultural <input type="checkbox"/> Business <input type="checkbox"/> Consumer	Property Owner(s) Names & Addresses	

Applicant	9. Marital Status	Joint Applicant or Other Party
Leave blank, unless: (1) the credit will be secured, or (2) you reside in a community property state, or (3) you are relying on property, located in a community property state, as a basis for repayment.		Leave blank, unless: (1) the credit will be secured, or (2) you reside in a community property state, or (3) you are relying on property, located in a community property state, as a basis for repayment.
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, widowed)		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, widowed)

10. Additional Information or Explanations

11. Notices

California Residents. Each applicant, if married, may apply for a separate account.

New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

Ohio Residents. The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.
 Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Texas Residents. The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes § 766.59 or a court decree under Wisc. Statutes § 766.70 adversely affects the interests of the Creditor unless the Creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the Creditor is incurred.
 For Married Wisconsin Residents. 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 transaction to my spouse.

12. Certifications, Authorizations and Signatures

You certify that everything you have stated in this Credit Application and on any other documents submitted to us are true and correct to the best of your knowledge. You understand that you must update the information contained in this Credit Application if either your financial condition materially changes or we make a request to you orally or in writing. You understand that we will retain this Credit Application whether or not it is approved.

You authorize us to request one or more consumer reports, to check and verify your credit and employment history, and to answer questions others may ask us about our credit experience with you.

You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of prerecorded/artificial voice messages or an automatic dialing device.

Electronic Signature. If checked, You further agree that you have signed this *Credit Application* with one or more electronic signatures. You intend your electronic signature to have the effect of your written ink signature. You viewed and read the entire *Credit Application* and notices before you signed it. You received a paper copy of this *Credit Application* after it was signed. You understand that this *Credit Application* is in the electronic form that we will keep. We may rely on, and enforce, this *Credit Application* in the electronic form or as a paper version of the electronic form.

<u>Applicant Signature</u>	<u>Date</u>	<u>Joint Applicant, or Other Party, Signature</u>	<u>Date</u>
		<i>(if applicable)</i>	

Notice: It is a federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code § 1001, *et seq.*

Mortgage Loan Originator Information

If this *Credit Application* is secured by a consumer's residential dwelling that is owned by you, we may be required under federal or state law to disclose our mortgage loan origination identification number(s), which are as follows, if applicable:

- ◆ Mortgage Loan Originator Name and Identifier:
- ◆ Mortgage Loan Origination Company Name and Identifier: American Heritage National Bank #403534

For Creditor Use					
Date Received	Received By	Date Action Taken	Action Taken By	Action Taken	Reason Code(s)

NOTICE REGARDING INACCURATE INFORMATION

As a participant in the consumer reporting system, we furnish information about our experience with you to consumer reporting agencies. These consumer reports allow us to make credit and other opportunities available to you. If you believe that we have furnished information to a consumer-reporting agency that is inaccurate please notify us at the following address and identify the specific information that is inaccurate.

American Heritage National Bank
PO Box 509, 24 Second Street South
Long Prairie MN 56347
(320) 732-6131

American Heritage National Bank
PO Box 211, 502 South Main Street
Browerville MN 56438
(320) 594-2215

American Heritage National Bank
PO Box 160, 2915 2nd St S
St. Cloud MN 56302
(320) 654-9555

American Heritage National Bank
PO Box 160, 525 Hwy 10 South
St. Cloud MN 56302
(320) 257-5000

American Heritage National Bank
PO Box 296, 800 Nelson Dr, Suite # 7
Clearwater, MN 55320
(320) 558-2021

American Heritage National Bank
104 Avon Avenue N, PO Box 8
Avon, MN 56310
(320) 356-7334

A new federal law requires us to provide the following notice to consumers before any “negative information” may be furnished to a nationwide consumer reporting agency.

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.

FEDERAL CREDIT APPLICATION INSURANCE DISCLOSURE

I have applied for an extension of credit with you. You are soliciting, offering, or selling me an insurance product or annuity in connection with this extension of credit. FEDERAL LAW PROHIBITS YOU FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:

1. My purchase of an insurance product or annuity from you or from any of your affiliates; or
2. My agreement not to obtain or a prohibition on me from obtaining, an insurance product or annuity from an unaffiliated entity.

By signing, I acknowledge that I have received a copy of this form on today's date. Unless this disclosure is provided electronically or I have applied for credit by mail, I also acknowledge that you have provided this disclosure to me orally.

Consumer

Date

Consumer

Date

COVERED BORROWER IDENTIFICATION STATEMENT

Federal law provides important protections to active duty members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, **we require you to sign one of the following statements as applicable:**

- I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer.

Applicant

Co-Applicant

- I AM a dependent of a member of the Armed Forces on active duty as described above, because I am the member's spouse, the member's child under the age of eighteen years old, or I am an individual for whom the member provided more than one-half of my financial support for 180 days immediately preceding today's date.

Applicant

Co-Applicant

-OR-

- I AM NOT a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such a member).

Applicant

Co-Applicant

Warning: It is important to fill out this form accurately. Knowingly making a false statement on a credit application is a crime.

FACTS	WHAT DOES AMERICAN HERITAGE NATIONAL BANK 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Account Balances ■ Payment History and Credit History ■ Transaction History and Overdraft History <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
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 Heritage National Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does American Heritage share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your accounts(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	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
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 1-320-732-6131 or go to www.logbank.com	

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Who we are	
Who is providing this notice?	American Heritage National Bank and any affiliates listed below.
What we do	
How does American Heritage protect my personal information	<p>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.</p> <p>We continually evaluate and access new technology for protecting your nonpublic personal information.</p>
How does American Heritage collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or show your government issued ID ■ apply for a loan or give us your income information ■ make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include American Heritage Holding Company, a Minnesota corporation</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>American Heritage National Bank does not share with non-affiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>American Heritage National Bank does not jointly market.</i>
Other important information	
<p>Important notice about credit reporting: We may report information about your account(s) to credit bureaus. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.</p>	