

CREDIT APPLICATION

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. 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.

| | | |
|---|---|--|
| <p style="text-align: center;">TYPE OF CREDIT REQUESTED</p> <p><input type="checkbox"/> Secured <input type="checkbox"/> Unsecured</p> <p><input type="checkbox"/> Individual Credit - relying on my income or assets.</p> <p><input type="checkbox"/> Individual Credit - relying on my income or assets as well as income or assets from other sources.</p> <p><input type="checkbox"/> Joint Credit - We intend to apply for joint credits. (Initials) _____</p> | <p>LENDER'S NAME AND ADDRESS</p> <p>FARMERS TRUST & SAVINGS BANK</p> <p>125 West 4th Street P.O. Box 7980 SPENCER, IOWA 51301</p> | <p>Date of Application _____</p> <p>Amount \$ _____ How Long _____</p> <p>Payment Date Desired _____</p> <p>Want to Repay <input type="checkbox"/> Monthly <input type="checkbox"/> _____</p> <p>Purpose _____</p> |
|---|---|--|

SECTION A - INDIVIDUAL APPLICANT INFORMATION

Name _____ LAST FIRST M.I. Birth Date _____ Tel. No. (____) _____ Soc. Sec. No. _____
 Present Address _____ City _____ State _____ Zip _____ County _____ How Long _____
 Previous Address _____ City _____ State _____ Zip _____ County _____ How Long _____
 Have you applied for credit with us before? No Yes - When? _____ No. Dep. _____ Dep. Ages _____
 Name of Nearest Relative Not Living With You _____ Relationship _____
 Address _____ Tel. No. (____) _____
 Employer (Company Name & Address) _____ How Long _____
 Bus. Tel. (____) _____ Position/Title _____ Current Gross Base \$ _____ Annual Monthly Wkly Hrly
 Previous Employer (Company Names & Address) _____ How Long _____
 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: Court Order Written Agreement Oral Understanding
 Sources of Other Income _____ Amount Per Month \$ _____

SECTION B - JOINT APPLICANT OR OTHER PARTY INFORMATION

Complete only if: for joint credit, for individual credit relying on income or assets from other sources, or applicant is married and resides in a community property state.

Name _____ LAST FIRST M.I. Birth Date _____ Tel. No. (____) _____ Soc. Sec. No. _____
 Present Address _____ City _____ State _____ Zip _____ County _____ How Long _____
 Relationship to Applicant (If Any) _____ Have you applied for credit with us before? No Yes - When? _____ No. Dep. _____ Dep. Ages _____
 Name of Nearest Relative Not Living With You _____ Relationship _____
 Address _____ Tel. No. (____) _____
 Employer (Company Name & Address) _____ How Long _____
 Bus. Tel. (____) _____ Position/Title _____ Current Gross Base \$ _____ Annual Monthly Wkly Hrly
 Previous Employer (Company Names & Address) _____ How Long _____
 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: Court Order Written Agreement Oral Understanding
 Sources of Other Income _____ Amount Per Month \$ _____

SECTION C - MARITAL STATUS

Complete only if: for joint or secured credit, or applicant resides in a community property state or is relying on property located in such a state. (*includes single, divorced and widowed)

Applicant Married Separated Unmarried* **Other Party** Married Separated Unmarried*

SECTION D - ASSET & DEBT INFORMATION

If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A." If Section B was not completed, only give information about the Applicant in this Section.

ASSETS OWNED (Use separate sheet if necessary.)

| DESCRIPTION OF ASSETS | NAME IN WHICH THE ACCOUNT IS CARRIED | VALUE |
|------------------------------------|--------------------------------------|-------|
| Checking Account Number(s) (where) | | \$ |
| Savings Account Number(s) (where) | | |
| Other Assets (describe) | | |
| | | |
| TOTAL ASSETS | | \$ |

OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use separate sheet if necessary)

| CREDITOR | ACCOUNT NUMBER | NAME THE ACCT. IS UNDER | ORIGINAL AMT. | PRESENT BAL. | MO. PMTS. |
|---------------------------------|--|-------------------------|-------------------|-------------------|-----------|
| Landlord or Mortgage Holder | <input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage | | (OMIT RENT) \$ | (OMIT RENT) \$ | \$ |
| Automobiles (make, model, year) | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| TOTAL DEBTS | | | \$ | \$ | \$ |

Complete the following information about both the Applicant and Joint Applicant or Other Person (if applicable):

Are you obligated to make Alimony, Support or Maintenance Payments? No Yes
 If yes, to (Name & Address) _____ Amt. Per Month \$ _____

Are you a comaker, endorser, or guarantor on any loan or contract? No Yes If yes, for whom? _____ To whom? _____

Are there any unsatisfied judgements against you? No Yes If yes, to whom owed? _____ Amount \$ _____

Have you been declared bankrupt in the last 10 years? No Yes If yes, where? _____ Year? _____

SECTION E - SECURED CREDIT

Complete only if credit is to be secured. Briefly describe the collateral to be given as security and indicate if others have an ownership interest.

Collateral Description: _____

Names & Addresses of all co-owners of the collateral: _____

If the security is real estate, give the full name of your spouse (if any): _____

SIGNATURES - I certify that everything I have stated in this application and on any attachments is correct. Lender may keep this application whether or not it is approved. By signing below I authorize Lender to check my credit and employment history and to answer questions others may ask Lender about my credit record with Lender. I understand that I must update credit information at Lender's request if my financial condition changes.

Applicant's Signature _____

Date _____

Other Signature (Where Applicable) _____

Date _____

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.

FARMERS TRUST & SAVINGS BANK
FARMERS TRUST AND SAVINGSBANK
125 W. FOURTH ST. PO BOX 7980
SPENCER, IA 51301-7980
(712) 262-3340

Farmers Bank

FARMERS TRUST & SAVINGS BANK

WHAT DOES FARMERS TRUST & SAVINGS 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 • Income • Account balances • Transaction history • Credit history • Employment information <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 Farmers Trust & Savings Bank chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Farmers Trust & Savings Bank 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 | No | We don't share |
| 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 non affiliates to market to you | No | We don't share |

| | |
|-------------------|---|
| Questions? | Call 712-262-3340 or go to www.farmerstrust.com |
|-------------------|---|

| What We Do | |
|---|---|
| How does Farmers Trust & Savings Bank 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate. |
| How does Farmers Trust & Savings Bank collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> ● Open an account ● Apply for a loan ● Use your credit or debit card ● Make deposits or withdrawals from your account ● Give us your contact information 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 <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 State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. |

| Definitions | |
|------------------------|--|
| Affiliates | Companies related by common ownership or control. They can be financial and non-financial companies. ● <i>Farmers Trust & Savings Bank has no affiliates.</i> |
| Non affiliates | Companies not related by common ownership or control. They can be financial and non-financial companies. ● <i>Farmers Trust & Savings Bank does not share with nonaffiliates so they can market to you.</i> |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ● <i>Farmers Trust & Savings Bank doesn't jointly market.</i> |

| Other Important Information | |
|---|--|
| <p>For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with non-affiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p>For Massachusetts, Mississippi, and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For Vermont Customers. We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.</p> | |