



# Define Beautiful.

Only you can define your beautiful.

National Exchange Bank & Trust offers financing to help.

Finance your reconstructive or cosmetic surgery through National Exchange Bank and experience the advantages:

- ~ Manageable monthly payments
- ~ No closing fees
- ~ Locally-serviced loans from a friendly, accessible staff

## Simple Application process.

Complete the enclosed application.

Drop it off at Dr. Schaefer's office, your nearest National Exchange Bank Office or seal and mail it.

## Beautiful made easy.

National Exchange Bank & Trust offers the opportunity to complete the procedure you desire today through easy monthly payments.

Annual Percentage Rate: 8.95%

Loan Length: Up to 48 months

Fees: None

## Estimated Monthly Payments.

Financed Amount	Monthly Payment
\$3000	\$75
\$4000	\$100
\$5000	\$125
\$8000	\$200
\$10,000	\$249
\$12,000	\$299
\$15,000	\$373
\$20,000	\$498
\$25,000	\$622

Minimum loan amount is \$3000.  
 Examples shown reflect a 48-month amortization.  
 Subject to credit approval.  
 APR effective June 1, 2007, and subject to change.



# National Exchange

Bank & Trust

www.nebat.com ~ 877-921-7700  
 Member FDIC ~ Equal Housing Lender

## CREDIT APPLICATION

### Reconstructive / Cosmetic Procedure

**IMPORTANT:** Check one of the following boxes. You may apply for separate or joint credit.

- INDIVIDUAL CREDIT** Please complete the APPLICANT information below as well as all sections on the reverse side. If you are married and a Wisconsin resident, also complete the information as to your non-applicant spouse. APPLICANT must sign on reverse side.
- JOINT CREDIT** Applying for joint credit with your spouse.
- JOINT CREDIT WITH** \_\_\_\_\_, who is not your SPOUSE. Each of you must complete a separate application as if applying for separate credit & submit together. If co-applicant is married AND a Wisconsin resident - complete information on spouse.
- Applicant**  Married  Legally Separated  Unmarried (including single, divorced, and widowed)

**Loan Amount Requested** \_\_\_\_\_

APPLICANT INFORMATION:					SPOUSE INFORMATION:					CO-APPLICANT (JOINT) <input type="checkbox"/> OR NON-APPLICANT <input type="checkbox"/>	
NAME	FIRST	MIDDLE	LAST	JR <input type="checkbox"/> SR <input type="checkbox"/>	NAME	FIRST	MIDDLE	LAST	JR <input type="checkbox"/> SR <input type="checkbox"/>		
SOC. SEC/TIN#		BIRTHDATE		HOME PHONE	SOC. SEC/TIN#		BIRTHDATE		HOME PHONE		
DRIVERS LICENSE #		STATE	EXPIRATION DATE		DRIVERS LICENSE #		STATE	EXPIRATION DATE			
CHECKING ACCOUNT #			SAVINGS ACCOUNT #		CHECKING ACCOUNT #			SAVINGS ACCOUNT #			
BANK					BANK						
ADDRESS	NUMBER AND STREET		CITY	STATE	ZIP	ADDRESS	NUMBER AND STREET		CITY	STATE	ZIP
YEARS	MONTHS		RENT <input type="checkbox"/> OWN <input type="checkbox"/>			YEARS	MONTHS		RENT <input type="checkbox"/> OWN <input type="checkbox"/>		
LANDLORD OR MORTGAGE HOLDER NAME			RENT OR MONTHLY PAYMENT		LANDLORD OR MORTGAGE HOLDER NAME			RENT OR MONTHLY PAYMENT			
PREVIOUS ADDRESS		NUMBER AND STREET			PREVIOUS ADDRESS		NUMBER AND STREET				
CITY	STATE	ZIP	YEARS	MONTHS	CITY	STATE	ZIP	YEARS	MONTHS		
EMPLOYED BY:	NAME				EMPLOYED BY:	NAME					
SELF <input type="checkbox"/>					SELF <input type="checkbox"/>						
OTHERS <input type="checkbox"/>					OTHERS <input type="checkbox"/>						
ADDRESS		CITY	STATE	BUSINESS PHONE	ADDRESS		CITY	STATE	BUSINESS PHONE		
YEARS	TRADE OR OCCUPATION		GROSS INCOME:		YEARS	TRADE OR OCCUPATION		GROSS INCOME:			
MONTHS					MONTHS						
NAME OF PREVIOUS EMPLOYER			ADDRESS	NO. YRS.	NAME OF PREVIOUS EMPLOYER			ADDRESS	NO. YRS.		
<small>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.</small>											
<small>Income from medical insurance, disability or wage continuation insurance need not be revealed if applicant(s) does not choose to have it considered as a basis for repaying this obligation.</small>											
TYPE OF INCOME		MONTHLY AMOUNT			TYPE OF INCOME		MONTHLY AMOUNT				
		\$					\$				
NEAREST RELATIVE NOT LIVING WITH YOU		ADDRESS	PHONE	RELATIONSHIP	NEAREST RELATIVE NOT LIVING WITH YOU		ADDRESS	PHONE	RELATIONSHIP		
PERSONAL FRIEND		ADDRESS	PHONE	RELATIONSHIP	PERSONAL FRIEND		ADDRESS	PHONE	RELATIONSHIP		
<small>Credit references - include finance companies, banks, credit cards, charge accounts, etc.</small>											
NAME OF CREDITOR		ADDRESS	ACCOUNT NUMBER		NAME OF CREDITOR		ADDRESS	ACCOUNT NUMBER			

**NOTICE TO MARRIED APPLICANTS:** No provisions of any marital property agreement, unilateral statement under s.766.59 WI Stats., or court decree under s.766.70 WI Stats., adversely affects the interest of the creditor unless the creditor, prior to the time of 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.

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, represent that the statements are true and complete, authorize the creditor named above, or its agents, to verify them and obtain additional information concerning our credit standing and furnish the same to others, to answer any questions about our credit experience and other financial relationships with the creditor and 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 federal crime punishable by fine or imprisonment or both to knowingly make any false statements, concerning any of the above facts, under Title 18, US Code, Section 1014.

**Lender may not condition an extension of credit to you on either: 1) Your purchase of an insurance product from the Lender; or 2) Your agreement not to obtain, or a prohibition of your obtaining an insurance product from an entity that is not affiliated with Lender. By signing this credit application you have acknowledged you have been informed of this orally and have read this disclosure.**

**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 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 \_\_\_\_\_  
 Co-Applicant sign here \_\_\_\_\_ Date \_\_\_\_\_

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 \_\_\_\_\_