

April, 2007

FIPCO FORMS NOTICE

Please note: This notice is not a comprehensive review of the changes made to revised forms. Refer to the instructions and supplemental instructions prepared for each form for details and further review of the forms.

The following forms are available immediately from FIPCO:

Revised Agricultural Form

WBA 129 Agricultural Financial Statement (6/06)

FACT Act Rules on Medical Information. The Fair and Accurate Credit Transactions Act of 2003 (FACT Act) amended the Fair Credit Reporting Act (FCRA) to provide that a creditor may not obtain or use medical information in connection with any determination of a consumer's eligibility, or continued eligibility, for credit, except as permitted by regulations. The FACT Act requires the federal regulators to prescribe regulations that permit creditors to obtain and use medical information for credit eligibility purposes when necessary and appropriate to protect legitimate operations, transactional, risk, consumer and other needs. The new rules, which are now in effect, generally permit creditors to obtain and use medical information that is typically considered in credit underwriting.

Changes to this form in response to the new regulations.

- Two notices have been revised to state that income from medical insurance, disability or wage continuation insurance need not be revealed on the financial statement if the applicant or co-applicant does not choose to have it considered as a basis for repaying the loan.

Revised Consumer and Commercial Form

WBA 135 Verification of Financial Statement (3/06). Language has been added to this form to acknowledge that the bank's authority to verify the applicant's financial statement, obtain additional information concerning the applicant, furnish the information to others and answer any questions about the credit experience and other financial relationships of the applicant with the bank is limited by applicable law.

Lenders should begin using these forms immediately.

You may order these forms in the following ways: FIPCO web page (www.fipco.com), e-mail (fipcossales@fipco.com), fax (608-661-9382), or call 1-800-722-3498.

NOTE: Software users, the above forms will be available in an update scheduled for the end of April.

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