



February, 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 Deposit and Operations Forms

WBA 350 Application for Employment (4/06). This form has been updated to conform to the most current federal and state regulatory language and interpretations.

WBA 350A Voluntary Self Identification - Applicants (10/06). The previous version of this form has been reconfigured into two separate forms--the WBA 350A and 350B. Certain affirmative action laws require that employers subject to those laws provide an opportunity for employment applicants to identify themselves as belonging to protected legal categories. The WBA 350A has been revised for this purpose.

WBA 382(1) and 382(3) P.O.D. Beneficiary Designation (and Revocation) (7/06). Spaces have been added to further identify beneficiaries by address and Social Security number, as well as by name and relationship to the depositor. Previous versions of this form required that distribution to beneficiaries be in equal shares--the form now requires an affirmative disclosure of the percentage to be distributed to each P.O.D. beneficiary, whether in equal or varying amounts. The form now emphasizes that all previous P.O.D. beneficiary designations are automatically revoked when a new beneficiary designation is executed.

WBA 384 Deposit Account Rules (3/06). This form incorporates a number of new and revised provisions, in the sections captioned "Deposits", "Withdrawals", "Joint Account", "Agent", "Disclosure of Information/Legal Process", "Termination", "General" and "Liability".

New Deposit and Operations Forms

WBA ATMAPPAB Business ATM/Debit Card Application (8/06). This form is an application for an electronic access device to be provided to new or existing business account holders.

WBA 350B Voluntary Self Identification - Employees (10/06). Certain affirmative action laws require that employers subject to those laws provide an opportunity for employees to identify themselves as belonging to protected legal categories. The WBA 350B has been created for this purpose.

Revised Commercial Form

Business WBA 447 General Business Security Agreement (6/06). Language has been changed to clarify that only modifications of collateral in the form of accounts, letter of credit rights or chattel paper will require the prior written consent of the lender. Language has been added to clarify that, under the agreement, only a debtor *who is also a borrower* grants lender a security interest and lien in any deposit accounts such debtor maintains with the lender.

Revised Agricultural Form

WBA 755 Agricultural Universal Note (5/06). Stepped Fixed Rate has been added as an interest rate option. The stepped fixed rate provides for an initial rate through a specified time period, and another rate from the end of the initial time period through the remainder of the loan. Other changes include provisions for a ceiling on the note rate and a discounted note rate to be in effect until the first change date.

You may order these forms in the following ways: FIPCO web page (www.fipco.com), e-mail (fipcosales@fipco.com), fax (608-661-9382), or call 1-800-722-3498 ext. 222.