



WNB FINANCIAL

MORE THAN A BANK

TRAILER AGREEMENT AND PROCEDURES FOR TRAILER USE

1. Any **customer** of WNB Financial will be allowed use of the trailer for **personal, household use**.
Customer: Anyone who has a real estate mortgage, checking, savings, certificate of deposit, consumer or commercial loan with WNB Financial.
2. Anyone using the trailer must be 21 years of age, have a valid driver's license, and must provide WNB Financial with adequate proof of insurance for the vehicle that will be towing the trailer. The insurance for such vehicle is the direct and primary insurance coverage over any other collectible insurance or agreement. **Only the individual signing this agreement may operate the vehicle towing the trailer and the vehicle must be covered by the signer's insurance coverage.**
3. You agree to return the trailer to WNB Financial's East Office (840 Mankato Avenue) in the same condition you received it (swept and clean of debris) and with the spare tire and all trailer keys.
4. Only household goods are to be placed in the trailer. No live animals, landscaping materials, gasoline powered equipment or vehicles, oils or solvents should be placed in the trailer. The trailer should not be used as a camper for sleeping purposes.
5. **You accept full responsibility for reimbursing WNB Financial for any lost keys, locks, or tires; or damage or excess wear caused during your use and possession of the trailer and you agree to indemnify and hold harmless WNB Financial from any and all claims arising out of the use and possession of the trailer.**
6. The trailer may be used for a maximum period of **48 hours** and for a maximum total distance of **300 miles**.
7. Do not exceed **1,600 pounds** of cargo in the trailer.
8. If you return the trailer when the bank is closed, please drop the key in the East Winona Office Night Deposit box (lane 1 of the drive up).

UNEXPIRED COPY OF DRIVER'S LICENSE AND PROOF OF INSURANCE MUST BE ATTACHED

Pick up date: _____ Time: _____ Return date: _____ Time: _____

Signature: _____ Date: _____

Driver's license number: _____ Expiration date: _____

Print Name: _____

Address: _____

Home phone: _____ Cell phone: _____ Work phone: _____



HITCHING UP AGREEMENT

1. To ensure safe towing, make sure you have a suitable vehicle, hitch and trailer.
2. The trailer dimensions are 12' long x 6' wide x 8' high (exterior).
3. Make sure the ball on your hitch matches the coupler size on the trailer. There is a 2-inch ball hitch on the trailer.
4. Use the jack to raise the coupler high enough for the ball hitch to slip beneath.
5. Release the coupler-locking device (raise the lever).
6. Back your tow vehicle into mounting position.
7. When properly aligned, lower the coupler onto the ball hitch.
8. With the coupler on the ball hitch, continue raising the jack until it is fully raised for maximum ground clearance.
9. Latch the coupler-locking device. It is very important to lower the lever and insert a pin into the lock hole.
10. Connect the safety chains by crossing the chains beneath the coupler and attaching them to the tow vehicle. Allow enough slack for turning, but no dragging. If chains are too long, simply twist them.
11. Connect the electrical plug on the trailer to the plug on the tow vehicle. Check to make sure that all running, directional and brake lights are functioning properly.
12. Follow these guidelines for proper loading:
 - a. Load approximately 60% of the weight in front of the axles
 - b. Distribute the weight evenly side to side
 - c. Secure the load properly
 - d. DO NOT overload the trailer, and do not exceed 1,600 pounds of cargo in the trailer

UNEXPIRED COPY OF DRIVER'S LICENSE AND PROOF OF INSURANCE MUST BE ATTACHED

Signature: _____

Date: _____

Printed name: _____