



## Personal Financial Statement

**IMPORTANT: DIRECTIONS TO APPLICATION** - Read the directions before completing the Personal Financial Statement. Please check appropriate box:

**Individual Credit** - If relying on your own income and assets and not the income and assets of a spouse or another person as basis for extension or repayment of credit, complete the financial statement below only as it applies to you individually. Do not provide any information about a spouse or other person. Please sign and date the Personal Financial Statement.

**Joint Credit** - If applying for joint credit or for individual credit relying on income or assets of a spouse or another person for extension or repayment of credit requested. Please sign and date the Personal Financial Statement.

**Individual relying upon income or assets of spouse or other person** - Complete the Personal Financial Statement below. Include information about income, assets and liabilities of the spouse or other person. Both Applicant and Spouse or Co-Applicant must sign and date this statement.

**Personal Financial Statement as of** \_\_\_\_\_

APPLICANT				CO-APPLICANT			
Full Name				Full Name			
Street Address				Street Address			
City				City			
State		ZIP		State		ZIP	
Since		Own <input type="checkbox"/>	Rent <input type="checkbox"/>	Since		Own <input type="checkbox"/>	Rent <input type="checkbox"/>
Social Security Number				Social Security Number			
E-Mail				E-Mail			
Date of Birth				Date of Birth			
Employer				Employer			
Position or Profession				Position or Profession			
Years		Years in Industry		Years		Years in Industry	
Employers Address				Employers Address			
Phone #				Phone #			

Please do not leave any questions unanswered. Use "no" or "none" where necessary. Round to the nearest \$100

<b>Assets</b>	<b>In Even Dollars</b>	<b>Liabilities and Net Worth</b>	<b>In Even Dollars</b>
Cash on hand and in Banks - Schedule A		Notes Payable - Schedule F	
U.S. Government Securities, Stocks and Bonds - Schedule B		Notes Payable - Relatives/Friends	
Accounts and Notes Receivable		Notes Payable - Others	
Real Estate Owned - Schedule D		Accounts and Bills Due	
Mortgages and Land Contracts Receivable- Schedule E		Unpaid Taxes	
Cash Value Life Insurance - Schedule C		Real Estate Mortgages Payable - Schedule D	
Automobile/RV's - Present Value		Land Contracts Payable - Schedule E	
		Life Insurance Loans- Schedule C	
		Other Liabilities: Itemize	
Other Assets - Itemize			
Other Personal Property		<b>TOTAL LIABILITIES</b>	
Value of Business		<b>NET WORTH</b>	
<b>TOTAL ASSETS</b>		<b>TOTAL LIABILITIES AND NET WORTH</b>	

<b>Sources of Income</b>	<b>In Even Dollars</b>	<b>General Information</b>
Salary		Partner, Officer or Owner in any other venture? No <input type="checkbox"/> Yes <input type="checkbox"/> If Yes, explain:
Bonus and Commissions		
Dividends		
Real Estate Income		
*Other Income: Itemize		
		Are any assets pledged other than listed? No <input type="checkbox"/> Yes <input type="checkbox"/>
<b>TOTAL</b>		If Yes, detail below.
*Alimony, child support or separate maintenance payments need not be disclosed unless relied upon as a basis for extension of credit. If disclosed, payments received under; (check one)		
Court order Written agreement Oral understanding		
		Income taxes settled through (date)

Contingent Liabilities	In Even Dollars	General Information (continued)
As Endorser, Co-Maker or Guarantor		Are you a defendant in any suits or legal action? No <input type="checkbox"/> Yes <input type="checkbox"/>
On Leases		If so, explain:
Legal Claims		
Provision for Federal Income Taxes		Have you ever taken bankruptcy? No <input type="checkbox"/> Yes <input type="checkbox"/> If Yes, attach explanation
Other special debt, e.g. recourse or repurchase liability		Do you have a Will? <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> With Whom?
		Do you have a Trust? <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> With Whom?
<b>Total</b>		Number of dependents _____ Ages _____

**Schedule A: Banks, Credit Unions, Brokers, Savings & Loan Associations, or Finance Companies.** List here the names of all the institutions at which you maintain a deposit account (**Attach additional sheets if**

<b>necessary)</b> <i>Name of Institution</i>	<i>Name on Account</i>	<i>Balance on Deposit</i>	<i>Collateral for Loan (Yes/No)</i>
<b>TOTAL</b>			

**Schedule B: U.S. Governments, Stocks (Listed & Unlisted), Bonds (Gov't & Comm.), and Partnership Interest (General & Ltd.)** (**Attach additional sheets if necessary**)

<b>Number of</b>	<b>Indicate:</b>				
<i>Shares, Face Value (Bonds), or % of Ownership</i>	<i>1. Agency or name of company issuing security or name of partnership. 2. Type of investment or equity classification. 3. Basis of valuation*</i>	<i>In Name Of</i>	<i>*Market Value</i>	<i>Pledged Yes/No</i>	<i>401K, IRA or Other</i>
<b>TOTAL</b>					

\*If unlisted security or partnership interest, provide current financial statements to support basis of valuation.

**Schedule C: Life Insurance Carried (attach additional sheets if necessary)**

<i>Name of Company</i>	<i>Face Amount</i>	<i>Cash Surrender Value</i>	<i>Loans</i>	<i>Beneficiary</i>
<b>TOTAL</b>				

**Schedule D: Real Estate Owned and related debt, if applicable (Attach additional sheets if necessary)**

<i>Description of Property or Address</i>	<i>Date Acquired</i>	<i>Cost + Improvements</i>	<i>Present Market Value</i>	<i>Balance Owning</i>	<i>Interest Rate</i>	<i>Monthly Payment</i>	<i>Mortgage Holder</i>
<b>TOTAL</b>							

**Schedule E: Real Estate: Mortgages & Land Contracts Receivable and related debt, if applicable. (Attach additional sheets if necessary)**

<i>Description of Property or Address</i>	<i>Title in Name of</i>	<i>Date Acquired</i>	<i>Balance Receivable</i>	<i>Monthly Payment Received</i>	<i>Mortgage or Land Contract Payable</i>		
					<i>Balance Owning</i>	<i>Monthly Payment</i>	<i>Mortgage/Land Contract Holder</i>
<b>TOTAL</b>							

**Schedule F: Banks, Credit Unions, Brokers, Savings & Loan Association, or Finance Companies.** List here the names of all institutions at which you maintain a loan, account or credit card. **(Attach additional sheets if necessary)**

<i>Name of Institution</i>	<i>Name on Account</i>	<i>High Credit</i>	<i>Amount Owning</i>	<i>Monthly Payment</i>	<i>Interest Rate</i>	<i>Secured by what assets</i>
<b>TOTAL</b>						

I/We have carefully read and submitted the foregoing information provided on all pages of this statement to the Credit Union named above. This information is presented as a true and accurate statement of my/our financial condition on the date indicated. This statement is provided for the purpose of obtaining and maintaining credit with said Credit Union. I/We agree that if any material change(s) occur(s) in my/our financial condition that I/We will immediately notify said Credit Union of said change(s) and unless said Credit Union is so notified it may continue to rely upon this financial statement and the representations made herein as a true and accurate statement of my/our financial condition.

I/We authorize the Credit Union to obtain copy(s) of our Personal and/or Business Tax Returns.

I/We authorize the Credit Union to make whatever credit inquiries it deems necessary in connection with this Personal Financial Statement.

I/We authorize and instruct any person or consumer reporting agency to furnish to the Credit Union any information that it may have or obtain in response to such credit inquiries.

**I/We also hereby certify that no payment requirements listed herein are delinquent or in default except as follows: If "NONE", so state.**

**I/We fully understand that it is a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, pursuant to 18 U.S.C. Section 1014.**

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Spouse's or  
Co-Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_