

Personal Financial Statement

Business Banking



Applicant or Guarantor

Last Name	M.I.	First Name	Social Security Number	Date of Birth	Contact Phone
Street Address		Apt. #	City	State	Zip Code
Type of Primary ID		Identification Number	Issued By	Issue Date	Expiration Date
Time at Residence	Own	Rent	Monthly Pmt	Employer	Position
					Time at Employer

Co-Applicant or Guarantor

Last Name	M.I.	First Name	Social Security Number	Date of Birth	Contact Phone
Street Address		Apt. #	City	State	Zip Code
Type of Primary ID		Identification Number	Issued By	Issue Date	Expiration Date
Time at Residence	Own	Rent	Monthly Pmt	Employer	Position
					Time at Employer

Financial Statement (Leave blank, data you enter into the schedules on pages 2, 3 & 4 will flow into this table)

Assets	Amount	Liabilities	Amount
Cash in Bank Accounts* (Sch. 1)		Total Revolving Credit (Sch. A)	
Publicly Traded Investments* (Sch. 2a)		Total Installment Loans (Sch. B)	
Retirement Accounts* (Sch. 2b)		Other Liabilities (Sch. C)	
Residence Market Value (RE Sch.)		Mortgage on Residence (RE Sch.)	
Other Real Estate Market Value**		Mortgage(s) on Other Real Estate**	
Business Ownerships (Sch. 3)		Total Liabilities	
Other Assets (Sch. 4)			Net Worth
Total Assets		Contingent Liabilities (Sch. D)	

* Please provide statements

** Other Real Estate totals include figures from the Real Estate Schedule (pg 3) and the Real Estate Attachment (pg 4) of this form

General Information

	Applicant	Co-Applicant
1. Have you ever filed bankruptcy or have you been a principal or guarantor of a business entity that filed bankruptcy, or was the debtor in an involuntary bankruptcy case? (explain below)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Have you ever been convicted of a felony?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Are you a party to any claims or lawsuits?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Are you obligated to pay alimony, child support, or other maintenance? (explain below)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Are you a co-signor or guarantor of any other debt? (provide details in Sch. D on page 2)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
6. Are you an executive officer or on the Board of Directors of any financial institution?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Are any assets held in Trust?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
8. Do you own 25% or more of another company? (provide tax returns & provide details in Sch. 3)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
9. Are you a citizen of a Country other than the United States? (If Yes, explain below)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
10. Marital Status? [Answer only if this financial statement is provided in connection with one or more of the following: A request for secured credit; applicant is seeking a joint account with spouse; or applicant or co-applicant is a resident of a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington or Wisconsin) or is relying on property located in one of those states as a basis for repayment on the credit requested.]	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried

If Yes to any of the questions 1-9, please describe:

Sources of Income

Annual	Applicant	Co-Applicant	Annual	Applicant	Co-Applicant
Salary:			Dividends/Interest:		
Commissions:			Rental Income:		
Cash Distributions: <i>from individual/business (net)</i>			Alimony/Child Support*: <i>(Voluntary disclosure, not required)</i>		
Other Sources:			Other Sources:		
			Total Annual Income:		

*Alimony, child support, or separate maintenance income need not be revealed if it will not be considered as a potential source of repayment.

Financial Statement Schedules

Schedule 1: Cash in Bank Accounts

Account Owner	Account Description	Name of Bank	Current Balance
Total:			

Schedule 2: Publicly Traded Investments - Stocks, Bonds, Mutual Funds, 401K, IRAs

Account Description	Name(s) Registered In	Retirement	Current Value
		<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Yes <input type="checkbox"/> No	
2.A - Subtotal - Publicly Traded Investments:			
2.B - Subtotal - Retirement Accounts:			

Schedule 3: Business Ownership (Non-Publicly Traded) - Partnerships, Proprietorships, Corporations, etc.

Business Name	Entity Type	Ownership %	How Value Determined	Current Value
Total:				

Schedule 4: Other Assets - Vehicles, Boats, Cash Value Life Insurance, Personal Property, etc.

Property Description	Name(s) Registered In	Current Value
Total:		

Schedule A: Total Revolving Credit - Credit Cards, Credit Lines, etc.

To Whom Payable	Description	Monthly Payment	Total Balance
Total:			

Schedule B: Total Installment Loans - Cars, Boats, Furniture, etc.

To Whom Payable	Description	Monthly Payment	Total Balance
Total:			

Schedule C: Other Liabilities - Contract Debts, Maintenance Payments, Lawsuits, Tax Penalties, etc.

To Whom Payable	Description	Monthly Payment	Total Balance
Total:			

Schedule D: Contingent Liabilities - Guarantees of Third Party Debt

To Whom Payable	Description	Monthly Payment	Total Balance
Total:			

Real Estate Schedule

Property Type: SF = Single Family, MF = Multiple Family, C = Commercial/Industrial, L = Land/Acreage			
Property Type:	<input type="checkbox"/> Residence <input type="checkbox"/> SF <input type="checkbox"/> MF	<input type="checkbox"/> Vacation <input type="checkbox"/> Rental <input type="checkbox"/> SF <input type="checkbox"/> MF <input type="checkbox"/> C <input type="checkbox"/> L	<input type="checkbox"/> Vacation <input type="checkbox"/> Rental <input type="checkbox"/> SF <input type="checkbox"/> MF <input type="checkbox"/> C <input type="checkbox"/> L
Ownership %: (<i>Must be completed to enable formulas</i>)			
Co-Owned with Spouse:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Property Address:			
City, State, Zip:			
Date Purchased:			
Purchase Price:			
Estimated Market Value:			
1st Mortgage Balance:			
Lender:			
Interest Rate:			
Maturity Date:			
Payment 1st Mortgage:			
All Other Mortgages/Liens: (include loans and equity lines)			
Lender(s)			
Payments - Other Mortgages			
Annual Property Tax/Ins.:			
Gross Monthly Rent:			

Other Real Estate Totals (factors in Ownership %)*

Real Estate Schedule - Other Real Estate Totals**	
Total Market Value	
Total Mortgage(s) Balance	

* Important: If completing this form by hand, be sure to factor in 'Ownership %' and transfer applicable totals based on this % into the corresponding line item of the Financial Statement section on page 1 of this document to ensure an accurate financial picture.

** Total does not include 'Residence' from the above schedule. Residence total transfers directly to the Financial Statement section on page 1.

Signatures

The signer(s) certifies he/she has verified that all the information in the above (and attached) statement(s) and supporting schedules, including all federal tax returns, prepared by or for the undersigned is a complete and correct statement of the financial condition of the undersigned on the date indicated. Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law 18 U.S.C. sec. 1014 and may result in a fine or imprisonment or both. The signer(s) authorize Pioneer Bank ("Bank") to obtain consumer and/or business reports including inquires to the Internal Revenue Service or the Franchise Tax Board, in their names as individuals anytime. The Bank is also authorized to provide credit information about the Bank's credit experience with the signer(s) to other creditors and credit reporting agencies.

The undersigned declares that he/she has read and understands the statements above.

X

Applicant's Signature Date

X

Applicant's Signature Date

Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement under §766.59, Wis. Stats., or court decree under §766.70, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement statement or court decree or has actual knowledge of the adverse provision.

Submitting Personal Financial Information Electronically can be risky and the above signer(s) assume all associated risk when submitting information electronically. Upon receipt by the Bank, the information will be treated and protected as confidential information.

Real Estate Holdings Attachment*

* Use this page only if you have additional properties not listed in the Real Estate Schedule on page 3

Property Type: SF = Single Family, MF = Multiple Family, C = Commercial/Industrial, L = Land/Acreage			
Property Type:	<input type="checkbox"/> Vacation <input type="checkbox"/> Rental <input type="checkbox"/> SF <input type="checkbox"/> MF <input type="checkbox"/> C <input type="checkbox"/> L	<input type="checkbox"/> Vacation <input type="checkbox"/> Rental <input type="checkbox"/> SF <input type="checkbox"/> MF <input type="checkbox"/> C <input type="checkbox"/> L	<input type="checkbox"/> Vacation <input type="checkbox"/> Rental <input type="checkbox"/> SF <input type="checkbox"/> MF <input type="checkbox"/> C <input type="checkbox"/> L
Ownership %** (Must be completed to enable formulas)			
Co-Owned with Spouse:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Property Address:			
City, State, Zip:			
Date Purchased:			
Purchase Price:			
Estimated Market Value:			
1st Mortgage Balance:			
Lender:			
Interest Rate:			
Maturity Date:			
Payment 1st Mortgage:			
All Other Mortgages/Liens: (include loans and equity lines)			
Lender(s)			
Payments - Other Mortgages			
Annual Property Tax/Ins.:			
Gross Monthly Rent:			

Property Type: SF = Single Family, MF = Multiple Family, C = Commercial/Industrial, L = Land/Acreage			
Property Type:	<input type="checkbox"/> Vacation <input type="checkbox"/> Rental <input type="checkbox"/> SF <input type="checkbox"/> MF <input type="checkbox"/> C <input type="checkbox"/> L	<input type="checkbox"/> Vacation <input type="checkbox"/> Rental <input type="checkbox"/> SF <input type="checkbox"/> MF <input type="checkbox"/> C <input type="checkbox"/> L	<input type="checkbox"/> Vacation <input type="checkbox"/> Rental <input type="checkbox"/> SF <input type="checkbox"/> MF <input type="checkbox"/> C <input type="checkbox"/> L
Ownership %** (Must be completed to enable formulas)			
Co-Owned with Spouse:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Property Address:			
City, State, Zip:			
Date Purchased:			
Purchase Price:			
Estimated Market Value:			
1st Mortgage Balance:			
Lender:			
Interest Rate:			
Maturity Date:			
Payment 1st Mortgage:			
All Other Mortgages/Liens: (include loans and equity lines)			
Lender(s)			
Payments - Other Mortgages			
Annual Property Tax/Ins.:			
Gross Monthly Rent:			

** Complete "Ownership %" for worksheet formulas to function properly

Other Real Estate Totals (factors in Ownership %)

Real Estate Holdings Attachment - Totals***	
Total Market Value	
Total Mortgage(s) Balance	

*** If completing form by hand be sure to factor "Ownership%" and transfer applicable totals based on this % into the corresponding line item of the Financial Statement section on Page 1 of the PFS.