

PERSONAL FINANCIAL STATEMENT

You are not required to give information as to your spouse or marital status. The availability of credit will be based on the information provided.

Check Appropriate Box:

- If you are applying for an individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit request, complete entire form.
- If you are applying for a joint account or an account that you and another person will use, complete all Sections, providing information about the joint applicant or user. *If joint applicant or user is not a spouse, please fill out a separate Personal Financial Statement. However, please sign below by the statement "We intend to apply for joint credit."*

We intend to apply for joint credit.

Applicant Signature

Co-Applicant Signature

- If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information on a separate sheet of paper about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

Please Complete All Information, Sign and Date Form.

Applicant

| | | |
|---------------------|---------------------|--|
| Applicant's Name | Email Address | Date of Birth |
| Street Address | Social Security No. | Home Telephone |
| City | How Long? | <input type="checkbox"/> Own <input type="checkbox"/> Rent |
| State Zip Code | Monthly Payment | Cell Phone |
| Current Employer | Position | Business Telephone |
| Address | How Long? | Annual Salary (verifiable) |
| Previous Employer | Position | Annual Salary (verifiable) |
| Address | How Long? | Annual Salary (verifiable) |

Joint Applicant

| | | |
|---------------------|---------------------|--|
| Applicant's Name | Email Address | Date of Birth |
| Street Address | Social Security No. | Home Telephone |
| City | How Long? | <input type="checkbox"/> Own <input type="checkbox"/> Rent |
| State Zip Code | Monthly Payment | Cell Phone |
| Current Employer | Position | Business Telephone |
| Address | How Long? | Annual Salary (verifiable) |
| Previous Employer | Position | Annual Salary (verifiable) |
| Address | How Long? | Annual Salary (verifiable) |

Financial Condition as of: (DATE) _____ .

Assets:

Cash on Hand and in Bank **(A)** _____
 Marketable Securities **(B)** _____
 Accounts and Notes Receivable **(C)** _____
 Real Estate Owned – Residence **(D)** _____
 Real Estate Owned – Others **(D)** _____
 Partial Interest in Real Estate **(E)** _____
 Closely-Held Businesses _____
 Automobiles _____
 Cash Value – Life Insurance **(F)** _____
 Retirement Account – IRA, 401K _____
 Personal Property _____
 Other Assets _____
 TOTAL ASSETS: _____

Liabilities:

Notes Payable Bank _____
 Notes Payable Others _____
 Real Estate Mortgages – Residence _____
 Real Estate Mortgages – Others _____
 Home Equity Loans _____
 Auto Loans _____
 Credit Card Accounts (aggregate balance) _____
 Other Debts _____
 TOTAL LIABILITIES: _____
 Contingent Liabilities: **Complete section (G)**
 NET WORTH:
 (= Total Assets – Total Liabilities) _____
 TOTAL LIABILITIES AND NET WORTH: _____

Annual Income: (verifiable)

Applicant Salary _____
 Commissions/Bonuses _____
 Joint Applicant Salary _____
 Commission/Bonuses _____
 Dividend and Interest _____
 Business Income _____
 Gross Rental Income _____
 Other Income* _____
 TOTAL INCOME: _____

Annual Expenses:

Income Taxes (State and Federal) _____
 Rent or Mortgage Payment _____
 Auto Loan Payment _____
 Credit Card Payments _____
 Other Loan Payments _____
 Medical and Dental Expenses _____
 Living Expenses _____
 All Other Expenses (Alimony, tuition, child support) _____
 TOTAL EXPENSES: _____

*Alimony, child support or maintenance payments need not be indicated if the applicant does not choose to disclose such income.

Please complete Schedules below and on next page

(A) Banking Information

| <u>Bank/Credit Union</u> | <u>Address</u> | <u>Account Type</u> | <u>Account No.</u> | <u>Current Balance</u> | <u>Maturity</u> |
|--------------------------|----------------|---------------------|--------------------|------------------------|-----------------|
| _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ |

(B) Marketable Securities/Mutual Funds

| <u>Description</u> | <u>Legal Owner</u> | <u>No. of Shares</u> | <u>Cost</u> | <u>Market Value</u> | <u>Pledged? Y/N</u> |
|--------------------|--------------------|----------------------|-------------|---------------------|---------------------|
| _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ |

(C) Accounts and Notes Receivable

| <u>Borrower</u> | <u>Address</u> | <u>Original Amount</u> | <u>Current Balance</u> | <u>When Due</u> | <u>Collateral</u> |
|-----------------|----------------|------------------------|------------------------|-----------------|-------------------|
| _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ |

(D) Real Estate Owned – Residence and Others

| <u>Description & Location</u> | <u>Legal Owner</u> | <u>Date of Purchase</u> | <u>Market Value</u> | <u>Mortgage Balance</u> | <u>Monthly Payment</u> |
|-----------------------------------|--------------------|-------------------------|---------------------|-------------------------|------------------------|
| _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ |

(E) Partial Interest in Real Estate (State Percentage of Ownership)

| <u>Description & Location</u> | <u>Legal Owner</u> | <u>% Interest</u> | <u>Cost</u> | <u>Market Value</u> | <u>Mortgage Balance</u> | <u>Monthly Payment</u> |
|-----------------------------------|--------------------|-------------------|-------------|---------------------|-------------------------|------------------------|
| _____ | _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ | _____ |

(F) Life Insurance

| <u>Insurance Company's Name</u> | <u>Beneficiary</u> | <u>Face Value</u> | <u>Loans</u> | <u>Cash Value</u> |
|---------------------------------|--------------------|-------------------|--------------|-------------------|
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ |

(G) Contingent Liabilities

Please provide the details of any contingent liabilities including guarantor or co-maker on loans, leases or contracts; legal claims pending; and outstanding federal and state tax obligations.

| <u>Description</u> | <u>Amount of Contingent Liability</u> |
|--------------------|---------------------------------------|
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |

The undersigned certifies that the information inserted in this document and any attachment has been carefully read and is true and correct. If any change occurs that materially reduces the means or ability of the undersigned to pay all claims or demands, the undersigned will immediately and without delay notify the said Bank, and unless the Bank is so notified it may continue to rely upon the statement herein given as a true and accurate statement of the financial condition of the undersigned as of the close of business.

I/We authorize you, and any duly authorized agents, to obtain and use credit reports and to exchange credit information in connection with my/our application and any update, renewal, account review, extension or as part of the bank's quality control program. It is understood that a photocopy of this form will serve as authorization.

I/We understand that I/We must update this credit information at your request and/or if my/our financial condition changes.

I/We acknowledge that the credit being applied for will be used for business purposes.

Dated Signed

Signature

Dated Signed

Signature