



Type of Credit (check the appropriate box)

**IMPORTANT: Read these directions before completing this Statement**

Member FDIC

**Individual --** If you are applying for individual credit 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 requested, complete only Sections 1, 3, 4 and all appropriate schedules.

**Joint --** If you are applying for joint credit with another person, complete all sections and provide information in Section 2 about the joint applicant.

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 a basis for repayment of the credit requested, complete all Sections. Provide information in Section 2 about the person whose alimony, support, or maintenance payments, income or assets you are relying upon. Alimony, child support, or separate maintenance income, need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Section 1 - Individual Information (type or print)		Section 2 - Other Party Information (type or print)	
Name		Name	
Address		Address	
City State & Zip		City State & Zip	
Social Security #		Social Security #	
Driver's License # (Required)		Driver's License # (Required)	
Date of Birth		Date of Birth:	
Position or occupation		Position or occupation	
Business Name		Business name	
Business address		Business address	
City, state & zip		City, state & zip	
Length of employment		Length of employment	
Res.phone	Bus.phone	Res.phone	Bus.phone

Section 3 - Statement of Financial Condition as of _____			
Assets (Do not include assets of doubtful value)	In dollars (omit cents)	Liabilities	In dollars (omit cents)
Cash on hand and in this bank		Notes payable to banks and others - see Schedule E	
Cash in other banks		Notes due to Relatives and Friends	
U.S. Gov't & marketable securities - see Schedule A		Notes due to Others	
Non-marketable securities - see Schedule B		Accounts and Bills Payable	
Securities held by broker in margin accounts		Loans on Life Insurance Policies	
<b>Total Liquid Assets</b>	\$ -	Contract Accounts Payable	
		Cash Rent Payable	
Real estate Market Value - see Schedule C		Other Liabilities Due within 1 year - Itemize	
Accounts, loans, and notes receivable			
Automobiles			
Other personal property			
Cash surrender value-life insurance - see Schedule D		<b>Total Short Term Liabilities</b>	\$ -
Retirement Accounts, IRA's, 401k's - see Schedule B		Real estate mortgages payable - see Schedules C & E	
		Liens and Assessments payable	
		Other debts - Itemize	
		<b>Total Long Term Liabilities</b>	\$ -
Other assets-itemize - See Schedule F if applicable		<b>Total Liabilities</b>	\$ -
<b>Total Productive Assets</b>	\$ -	Net Worth (Total Assets less Total Liabilities)	\$ -
<b>Total Assets</b>	\$ -	Total Liabilities and Net Worth	\$ -

Section 4 - Annual Income For Year Ended:	Annual Expenditures	Contingent Liabilities	Estimated Amounts
Individual / Joint			YES NO
Salary, bonuses & Commissions _____	Mortgage/rental payments _____	Do you have any... _____	
Dividends & interes _____	Real estate taxes & assessments _____	Contingent liabilities (as endorser, co-maker or guarantor?) _____	
Real estate income _____	Taxes - federal, state & local _____	On leases? On contracts? _____	
Other income _____	Insurance payments _____	Involvement in current or pending legal actions? _____	
(alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.)	Other contract payments (car payments, charge cards, etc.) _____	Other special debt or circumstances? _____	
	Alimony, child support maintenance _____	Contested income tax liens? _____	
	Other expenses _____	Declared bankruptcy in past 10 years? _____	
		If "yes" to any above question(s) describe on separate page & attach hereto.	
<b>Total Income</b>	<b>Total Expenditures</b>	<b>If any of the assets listed are held in a trust, please provide a copy of the trust with this Personal Financial Statement</b>	

(COMPLETE SCHEDULES AND SIGN ON REVERSE SIDE)

**SCHEDULE A - U.S. GOVERNMENT & MARKETABLE SECURITIES**

Number of Shares or Face Value of Bonds	Description	In Name of	Are Those Registered Pledged or Held by Others?	Market Value

**Schedule B - RETIREMENT ACCOUNTS, NON-MARKETABLE & CLOSELY HELD SECURITIES**

Number of Shares	Description	In Name of	Are these Registered Pledged or Held by Others?	Value	Source of Value

**SCHEDULE C - RESIDENCES AND OTHER REAL ESTATE EQUITIES (PARTIALLY OR WHOLLY OWNED)**

Address and Type of Property	Title in Name of	% of Ownership	Date Acquired	Cost	Market Value	Monthly Payment	Mortgage Amount	Mortgage Maturity

**SCHEDULE D - LIFE INSURANCE CARRIED INCLUDING GROUP INSURANCE**

Name of Insurance Company	Owner of Policy	Beneficiary and Relationship	Face Amount	Policy Loans	Cash Surrender Value

**SCHEDULE E - BANK AND OTHER INSTITUTIONAL BORROWING RELATIONSHIPS**

Name and address of Creditor	Original Loan / Line Amounts	Date of Loan	Maturity Date	Monthly Payment	Unsecured or Secured If Secured, list Collateral	Current Balance

**SCHEDULE F - BUSINESS VENTURES**

List Name and Address of Any Business Venture in Which You Are A Principal or Partner	Total Assets of Business	Your % of Ownership	Total Assets Listed in Section 3	Your Position Title In the Business	Line of Business	Years in Business

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this Statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. Applicants(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 the 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.

In addition, each individual signing below authorizes the Creditor to check their individual credit account and employment history and have a credit reporting agency prepare a credit report on them.

**WE ARE APPLYING FOR JOINT CREDIT (Initial yes or no).** \_\_\_\_\_ **YES** \_\_\_\_\_ **NO**

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

Date Signed \_\_\_\_\_

Signature (Individual) \_\_\_\_\_  
 Social Security Number \_\_\_\_\_  
 Driver's License Number \_\_\_\_\_

Date Signed \_\_\_\_\_

Signature (Individual) \_\_\_\_\_  
 Social Security Number \_\_\_\_\_  
 Driver's License Number \_\_\_\_\_

