



LOCALLY OWNED



PERSONAL FINANCIAL STATEMENT

IMPORTANT: Please read these directions before completing this Application, and check (✓) the appropriate box below.

- 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 Sections A, C, D and E. If the requested credit is to be secured, also complete Section F.
If you are applying for joint credit with another person, complete all Sections except F, providing information in B about the joint applicant. If the requested credit is to be secured, then complete Section F.

WE INTEND TO APPLY FOR JOINT CREDIT: (APPLICANT) (CO-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 the basis for repayment of the credit requested, complete all Sections except F to the extent possible, providing information in B about the person on whose alimony, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section F.
If this statement relates to your guaranty of the indebtedness of other person(s), firm(s), or corporation(s), complete Sections A and C.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, the USA Patriot Act requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, physical address, date of birth, taxpayer identification number and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know if additional information is required.

AMOUNT REQUESTED \$ PAYMENT DATE DESIRED PROCEEDS OF CREDIT TO BE USED FOR

SECTION A - INFORMATION REGARDING APPLICANT

FULL NAME (Last, First Middle) AGE BIRTH DATE ARE YOU A U.S. CITIZEN? Yes No

IF U.S. PERSON OR NON U.S. (Complete all that apply) DRIVERS LICENSE NO. STATE DATE OF ISSUANCE DATE OF EXPIRATION SOCIAL SECURITY NO. OR TAX I.D. NO.
STATE ID CARD NO. STATE DATE OF ISSUANCE DATE OF EXPIRATION OTHER (MILITARY ID, TRIBAL ID, ETC.)
PASSPORT NO. & COUNTRY OF ISSUANCE: INDIVIDUAL TAXPAYER ID NO. NO TAXPAYER ID NO. BUT HAVE FILLED APPLICATION FOR ONE, WHEN FILED: GOVERNMENT ISSUED DOCUMENT NO. AND COUNTRY OF ISSUANCE: OTHER

PRESENT ADDRESS (Street, City, State, & Zip) PHONE HOW LONG AT PRESENT ADDRESS?

PREVIOUS ADDRESS (Street, City, State, & Zip) EMAIL ADDRESS HOW LONG AT PREVIOUS ADDRESS?

PRESENT EMPLOYER (Company Name & Address)

HOW LONG WITH PRESENT EMPLOYER? YOUR POSITION OR TITLE NAME OF SUPERVISOR BUSINESS PHONE Ext.

PREVIOUS EMPLOYER (Company Name & Address) HOW LONG WITH PREVIOUS EMPLOYER?

YOUR PRESENT GROSS SALARY OR COMMISSION YOUR PRESENT NET SALARY OR COMMISSION NO. DEPENDENTS AGES OF DEPENDENTS
\$ PER \$ PER

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.

Alimony, child support, separate maintenance received under: Court Order Written Agreement Oral Understanding

OTHER INCOME SOURCES OF OTHER INCOME Total \$
\$ PER

Have you ever received credit from us? No Yes - When? Checking Account No. Where? Savings Account No. Where?

NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU RELATIONSHIP TELEPHONE NO. (Include Area Code)

1.

2.

SECTION B - INFORMATION REGARDING JOINT APPLICANT OR OTHER PARTY (Use separate sheets if necessary.)

FULL NAME (Last, First Middle) AGE BIRTH DATE ARE YOU A U.S. CITIZEN? Yes No

IF U.S. PERSON OR NON U.S. (Complete all that apply) DRIVERS LICENSE NO. STATE DATE OF ISSUANCE DATE OF EXPIRATION SOCIAL SECURITY NO. OR TAX I.D. NO.
STATE ID CARD NO. STATE DATE OF ISSUANCE DATE OF EXPIRATION OTHER (MILITARY ID, TRIBAL ID, ETC.)
PASSPORT NO. & COUNTRY OF ISSUANCE: INDIVIDUAL TAXPAYER ID NO. NO TAXPAYER ID NO. BUT HAVE FILLED APPLICATION FOR ONE, WHEN FILED: GOVERNMENT ISSUED DOCUMENT NO. AND COUNTRY OF ISSUANCE: OTHER

RELATIONSHIP TO APPLICANT (If Any) PRESENT ADDRESS (Street, City, State, & Zip) HOW LONG AT PRESENT ADDRESS?

PRESENT EMPLOYER (Company Name & Address) HOME PHONE

HOW LONG WITH PRESENT EMPLOYER? YOUR POSITION OR TITLE NAME OF SUPERVISOR BUSINESS PHONE Ext.

PREVIOUS EMPLOYER (Company Name & Address) HOW LONG WITH PREVIOUS EMPLOYER?

YOUR PRESENT GROSS SALARY OR COMMISSION YOUR PRESENT NET SALARY OR COMMISSION NO. DEPENDENTS AGES OF DEPENDENTS
\$ PER \$ PER

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.

Alimony, child support, separate maintenance received under: Court Order Written Agreement Oral Understanding

OTHER INCOME SOURCES OF OTHER INCOME
\$ PER

Is any income listed in this Section likely to be reduced before the credit requested is paid off? No Yes (Explain)

Has Joint Applicant or Other Party ever received credit from us? No Yes Checking Account No. Where? Savings Account No. Where?

NAME & ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU RELATIONSHIP TELEPHONE NO. (Include Area Code)

SECTION C – 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 banks		Notes Payable to banks – secured	
U.S. Gov't. & Marketable Securities – see Schedule A		Notes payable to banks – unsecured	
Non-Marketable Securities – see Schedule B		Due to brokers	
Securities held by broker in margin accounts		Amounts payable to others – secured	
Restricted or control stocks		Amounts payable to others – unsecured	
Partial Interest in Real Estate Equities – see Schedule C		Accounts and bills due	
		Unpaid income tax	
Real Estate Owned – see Schedule D		Other unpaid taxes and interest	
Loans Receivable		Real estate mortgages payable – see Schedule D	
Automobiles and other personal property			
Cash value–life insurance – see Schedule E		Other debts – itemize:	
Other assets – itemize:			
		TOTAL LIABILITIES	
		NET WORTH	
TOTAL ASSETS		TOTAL LIAB. AND NET WORTH	

SECTION D 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.
Alimony, child support, separate maintenance received under: Court Order Written Agreement Oral Understanding

ANNUAL INCOME	PERSONAL INFORMATION
SOURCES OF INCOME FOR YEAR ENDED, _____, _____	PLEASE USE SEPARATE SHEET FOR ADDITIONAL DETAILS
Salary, bonuses & commissions \$	Is any income listed likely to be reduced prior to loan being paid off? <input type="checkbox"/> Yes (Explain), <input type="checkbox"/> No
Dividends	Are you a partner or officer in any other venture? If so, describe.
Real estate income	
Other income	
	Are you obligated to pay alimony, child support or separate maintenance payments? If so, describe.
	Are any assets pledged other than as described on schedules? If so, describe.
TOTAL \$	
CONTINGENT LIABILITIES	Income tax settled through (date) _____
Do you have any contingent liabilities? If so, describe.	Are you a defendant in any suits or legal actions?
As endorser, co-maker or guarantor? \$	Have you ever been declared bankrupt in the last 10 years?
On leases or contracts? \$	<input type="checkbox"/> No
Legal claims \$	<input type="checkbox"/> Yes (Explain:) Year? _____
Other special debt \$	
Amount of contested income tax liens \$	

SECTION E SCHEDULE A – U.S. GOVERNMENTS & MARKETABLE SECURITIES				
Number of Shares or Face Value (Bonds)	Description	In Name Of	Are These Pledged?	Market Value

Enter Sec. C Line 2

SECTION B – NON-MARKETABLE SECURITIES					
Number of Shares	Description	In Name Of	Are These Pledged?	Source of Value	Value

Enter Sec. C Line 3

SECTION C – PARTIAL INTERESTS IN REAL ESTATE EQUITIES								
Address & Type Of Property	Title In Name Of	% Of Ownership	Date Acquired	Cost	Market Value	Mortgage Maturity	Mortgage Payment	Mortgage Amount

Enter Sec. C Line 6

SECTION D – REAL ESTATE OWNED								
Address & Type Of Property	Title In Name Of	Date Acquired	Cost	Market Value	Mortgage Maturity	Mortgage Payment	Mortgage Amount	

Enter Sec. C Line 7

SECTION E – LIFE INSURANCE CARRIED, INCLUDING N.S.L.I. AND GROUP INSURANCE					
Name Of Insurance Company	Owner Of Policy	Beneficiary	Face Amount	Policy Loans	Cash Surrender Value

Enter Sec. C Line 10

SECTION F – BANKS OR FINANCE COMPANIES WHERE CREDIT HAS BEEN OBTAINED						
Name & Address Of Lender	Credit In The Name Of	Secured Or Unsecured?	Original Date	High Credit	Current Balance	

SECTION F – SECURED CREDIT (Complete only if credit is to be secured.) Briefly describe the property to be given as security: _____

and list names and addresses of all co-owners of the property:

Name

Address

If the security is real estate, give the full name of co-owner (if any): _____

CREDIT DISCLOSURES: An insurance product may be offered with this product. If an insurance product is offered an extension of credit cannot be conditioned on either of the following: (1) Your purchase of an insurance product from this Bank or any of our affiliates; or (2) Your agreement NOT to obtain, or a prohibition on you from obtaining, an insurance product from an unaffiliated entity. By signing this Application you agree that you have read and understand these Disclosures. Unless this disclosure is provided electronically or application for credit was made by mail, you also acknowledge that this disclosure was provided to you orally.

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with you on behalf of the undersigned, or persons, firms or corporations in whose behalf the undersigned may either severally or jointly with others, execute a guaranty in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of a change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our creditworthiness. You are authorized to answer questions about your credit experience with me/us.

Signature (Individual) _____ SSN _____ Date of Birth _____ Driver's License # _____ Date _____

Signature (Other Party) _____ SSN _____ Date of Birth _____ Driver's License # _____ Date _____