

PERSONAL FINANCIAL STATEMENT

You may apply for an extension of credit individually or jointly with another applicant. This statement and any applicable supporting schedules may be completed jointly by co-applicants if their assets and liabilities can be meaningful and fairly presented on a combined basis, otherwise separate statements and schedules must be provided. If you are applying for an unsecured individual loan, you do not need to complete any information concerning a co-applicant unless another person will be permitted to use the account or you wish the co-applicant's or other person's income to be relied upon as the basis for repayment. For the purpose of obtaining credit from time to time with the bank, the following statement and information are furnished as complete, true, and accurate statement of the final condition of the undersigned on the above referenced date. All amounts are rounded to the nearest \$100.

APPLICANT				CO-APPLICANT			
Full Name				Full Name			
Street Address				Street Address			
City/State/Zip				City/State/Zip			
Since	<input type="checkbox"/> Owned	<input type="checkbox"/> Rented \$ _____		Since	<input type="checkbox"/> Owned	<input type="checkbox"/> Rented \$ _____	
Social Security #		Date of Birth		Social Security #		Date of Birth	
Phone: Residence		Work:		Phone: Residence		Work:	
Employer				Employer			
Address				Address			
Position/Title		Since		Position Title		Since	
Number of Dependents/Include Self				Number of Dependents/Include Self			
Marital Status*				Marital Status*			
<input type="checkbox"/> Unmarried		<input type="checkbox"/> Married		<input type="checkbox"/> Unmarried		<input type="checkbox"/> Married	
		<input type="checkbox"/> Separated				<input type="checkbox"/> Separated	
* Do not provide this information if your application is for individual, unsecured credit.							

Please complete all schedules and bring totals to the following section:

ASSETS				LIABILITIES			
	Millions	Thousands	Hundreds		Millions	Thousands	Hundreds
Cash (Schedule 1)				Short Term Notes Due Financial Institutions and others (Schedule 9)			
Securities-Publicly Traded (Schedule 2)				Credit Accounts and Bills Due (Schedule 10)			
Securities-Closely Held (Schedule 3)				Insurance Loans (Schedule 4)			
Life Insurance Cash Value (Schedule 4)				Installment Loans and Contracts (Schedule 8)			
Receivables, Mortgages and/or Contracts I own (Schedule 5)				Mortgages on Personal Residences(Schedule 6)			
Personal Residences (Schedule 6)				Mortgages on Other Real Estate (Schedule 7)			
Other Real Estate (Schedule 7)				Taxes Due			
Retirement Accounts (Schedule 8)				Other Liabilities (Describe)			
Automobiles (List by age and type)							
Personal Property							
Other Assets (Describe)							
				Total Liabilities \$			
Total Assets \$				Net Worth \$ (Total Assets Less Total Liabilities)			

Please contact your Banker if you need assistance with completing these schedules. Round all amounts to the nearest \$100.

*Annual Income	Applicant	Co-Applicant	Please Answer Each Question	App. (Y / N)	Co-App. (Y / N)
Annual Salary			Are you a Co-Maker, Endorser, or Guarantor of any individual, corporation or partnership?		
Bonuses/Commission			If yes, describe:		
Dividends/Interest					
Net Real Estate Income			Are you a defendant in a suit or legal action?		
*Income from alimony, child support, or maintenance payments need not be entered unless you want it considered as a basis for repayment.			Have you ever gone through bankruptcy or had a judgement against you?		
Other (List)			Do you have any contested tax liens?		
			Have you made a will?		
Total					

SCHEDULE 1 / CASH, SAVINGS, CERTIFICATES, AND MONEY MARKET ACCOUNTS

Name of Bank, Financial Institution or Brokerage Firm	Type of Account	Name(s) on Acct	Pledged?	Account Balance (\$)		
Total \$						

SCHEDULE 2 / SECURITIES OWNED – PUBLICLY TRADED/NON-RETIREMENT

Par Value or No. of Shares	Description	Registered in Name(s) of	Market Price per share	Current Market Value (\$)		
Total \$						

SCHEDULE 3 / SECURITIES OWNED – CLOSELY HELD BUSINESSES

Par Value or No. of Shares	Description	Registered in Name(s) of	Percentage Ownership	Current Market Value (\$)		
Total \$						

SCHEDULE 4 / LIFE INSURANCE

Insurance Company	Insured	Beneficiary	Face Value of Policy			Cash Value of Policy			Policy Loans		
Total \$											

SCHEDULE 5 / RECEIVABLES DUE TO ME ON MORTGAGES, NOTES & CONTRACTS I OWN

Name of Debtor	Type and Value of Collateral	First Lien or Second Lien	Date of Maturity	Repayment Terms		Balance Due (\$)		
				\$	per			
				\$	per			
				\$	per			
				\$	per			
Total \$								

SCHEDULE 6 / PERSONAL RESIDENCES

Property Description and Address	Name of Creditor	Year Purch.	Purchase Price	Mortgage Balance (\$)	Date of Maturity	Repayment Terms		Current Market Value (\$)		
						\$	per			
						\$	per			
						\$	per			
						\$	per			
						\$	per			
Total \$										

Insurance Co _____ Agent _____

SCHEDULE 7 / OTHER REAL ESTATE OWNED

Property Type and Address	% Owned	Name of Creditor	Year Acquire	Purchase Price (\$)	Mortgage Balance (\$)	Date of Maturity	Repayment Terms		Current Market Value (\$)		
							\$	per			
							\$	per			
							\$	per			
							\$	per			
							\$	per			
							\$	per			
							\$	per			
							\$	per			
Total \$											

Insurance Co _____ Agent _____

SCHEDULE 8 / RETIREMENT ACCOUNTS – IRA, 401(K), PROFIT SHARING AND PENSION

Name of Institution or Plan	Type of Account	In whose name?	Amount Totally Vested (\$)			Loans (\$)			Net Account Balance (\$)		
Total \$											

SCHEDULE 9 / LOANS PAYABLE TO BANKS & OTHERS AND INSTALLMENT CONTRACTS PAYABLE

To Whom payable	Address	Interest Rate	Type of Collateral or Unsecured	How payable	Maturity Date	Unpaid Balance (\$)		
				\$ per				
				\$ per				
				\$ per				
				\$ per				
				\$ per				
				\$ per				
				\$ per				
				\$ per				
Total \$								

SCHEDULE 10 / CREDIT ACCOUNTS, BILLS DUE, ALIMONY/CHILD SUPPORT, DAYCARE, ETC.

Name of Company / Person	Repayment Terms	Balance Due (\$)		
	\$ per			
	\$ per			
	\$ per			
	\$ per			
	\$ per			
	\$ per			
	\$ per			
Total \$				

Additional Comments / Information:

I certify that the information provided in this statement is true, correct and complete. So long as I owe any sums to the bank or remain as a guarantor, endorser, or co-maker on any other obligation with the bank, I agree to give the bank prompt written notice of any change in my name, address, employment, a material change in my financial condition or any information included in this statement, and upon request, I agree to provide the bank with an updated personal financial statement. The bank is authorized to retain this personal financial statement whether or not credit is approved and is further authorized to verify my credit history, to include periodic credit bureau reports, and employment history or any other information in this statement. I understand this application does not obligate the bank to make any loan even if I meet the normal standards the bank considers in determining whether to approve or deny the application.

Applicant's Signature

Date

Co-Applicant's Signature

Date