



Wealth Banking Services

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 meaningfully 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 financial condition of the undersigned on _____. 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		
County			County		
Since	Own ☐	Rent \$	Since	Own ☐	Rent \$
Previous Address (if less than 5 years at present)			Previous Address (if less than 5 years at present)		
Since	Owned ☐	Rented \$	Since	Owned ☐	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
Previous Employer			Previous Employer		
Position/Title		How Long?	Position/Title		How Long?
Dependents (include self)			Dependents (include self)		
Marital Status* Unmarried ☐ Married ☐ Separated ☐			Marital Status* Unmarried ☐ Married ☐ Separated ☐		

* Do not provide this information if your application is for individual, unsecured credit.

Assets

Liabilities

Cash (Schedule 1)		Short Term Notes Due Financial Institutions (Schedule 7)	
Securities (Schedule 2)		Short Term Liabilities or Notes Due (Schedule 7)	
Life Insurance Cash Value (Schedule 3)		Credit Accounts and Bills Due (Schedule 8)	
Receivables/Contracts Due to Me (Schedule 4)		Insurance /Profit Sharing & Pension Loans (Schedule 3 and 6)	
Primary Residence (Schedule 5)		Installment Loans and Contracts (Schedule 7)	
Other Real Estate (Schedule 5)		Mortgages on Primary Residence (Schedule 5)	
Profit Sharing & Pension (Schedule 6)		Mortgages in Other Real Estate (Schedule 5)	
Retirement Accounts, including IRA Accounts (Schedule 1)		Taxes	
Automobile (Describe)		Other Liabilities (Describe)	
Personal Property			
Other Assets (Describe)			
		Total	\$
Total	\$	(Total Assets Less Total Liabilities) Net Worth	\$

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

*Annual Income

	Applicant	Co-Applicant	Please answer each question (Yes or No)	Applicant	Co-Applicant
Salary			Are you a Co-Maker, Endorser or Guarantor of any other person's debt?		
Bonuses/Commissions					
Dividends/Interest			Are you a defendant in any suit or legal action?		
Net Real Estate Income					
*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)			Have you made a will?		
Total	\$	\$			

Schedule 1 / Cash, Savings, Certificates and IRA Accounts

Name of Financial Institution	Type of Account	Account Balance
Cash Accounts		
Retirement Accounts, Including IRA Accounts		
Total		\$

Schedule 2 / Securities Owned

Par Value or Number of Shares	Description	Registered in Name(s) of	Listed or Unlisted	Current Market Value
Total				\$

Schedule 3 / Life Insurance

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

Schedule 4 / Receivables Due to Me on Mortgages and Contracts I Own

Name of Debtor	Description of Property	First Lien or Second	Date of Maturity	Repayment Terms	Balance Due
Total					\$

Schedule 5 / Real Estate Owned

Name of Debtor	Name of Creditor	Year Acquired	Purchase Price	Mortgage Balance	Date of Maturity	Repayment Terms	Current Market Value
Primary Residence							
Other Real Estate							
Insurance Company				Agent			
Total							\$

Schedule 6 / Profit Sharing and Pension

Name of Institution	Type of Account	Account Balance	Amount Totally Vested	Loans
Total				\$

Schedule 7 / Installments, Credit Lines and Notes

Name of Creditor	Collateral	Date of Maturity	Repayment Terms	Balance Due
Short Term Notes Due to Financial Institutions				
Short Term Notes Due to Others				
Installment Loans and Contracts				
Total				\$

Schedule 8 / Credit Accounts, Bills Due, Alimony/Child Support, Daycare, etc.

Name of Creditor	Repayment Terms	Balance Due
Total		\$

You certify that the information provided in this statement is true and correct. So long as you owe any sums to the bank, you agree to give the bank prompt written notice of any material change in your financial condition and upon request, you 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. The bank is further authorized to verify your credit and employment history or any other information in this statement, and your signature(s) hereby authorize(s) the bank to obtain Consumer Report(s) on you. This personal financial statement does not obligate the bank to make any loan even if you meet the normal standards the bank considers in determining whether to approve or deny an application.

X

Applicant's Signature

X

Co-Applicant's Signature

Date

Date

