

CONFIDENTIAL

WIDGET FINANCIAL

Please leave no blank spaces. Insert the word "none" in absence of any amount.

Furnished as of _____

I/We understand that the credit union designated above ("Widget Federal Credit Union, DBA Widget Financial") will rely on all the information herein in determining whether or not to extend me/us credit from time to time. I/We warrant the following to be a true and accurate statement of my/our financial condition as of the above date. I/We further agree that if any change occurs which would materially lessen my/our means or ability to pay all claims or demands against

me/us, I/we will immediately and without delay give written notice to the Credit Union. In absence of written notice to the contrary received by the credit union from me/us, this Personal Financial Statement shall be deemed to constitute a continuing warranty that there have been no material changes in such financial condition. Note: Providing false information is a felony under Federal law.

Personal Information Applicant

Name		
Date of Birth	Social Security Number	
Present Address (number and street)		
City	State	Zip Code
Home Phone	Business Phone	
Business/Occupation		
Employer Position	Number of Years	
Partner or Officer in any other Venture		
Number of Dependents (including Applicant)		

Personal Information Co Applicant

Name		
Date of Birth	Social Security Number	
Present Address (number and street)		
City	State	Zip Code
Home Phone	Business Phone	
Business/Occupation		
Employer Position	Number of Years	
Partner or Officer in any other Venture		
Number of Dependents (including Applicant)		

Additional Information Applicant/Co Applicant

If you answer yes to any of the following questions, please detail below.

	Applicant	Co-Applicant
1. Are any assets pledged? If yes, indicate on schedule A through G on following pages.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Are there any unsatisfied judgments or legal claims against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Have you ever been through bankruptcy or made settlement with creditors?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Contingent Assets		
4. Do you have a vested pension or other deferred compensation?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Do you have earned, but unpaid commissions?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Contingent Liabilities		
6. Are you an endorser, co-maker, or guarantor for another party?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Are you obligated on leases or contracts?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
8. Are you obligated for any federal income tax claim?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
9. Other Contingencies	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Detail Applicant

Please specify above question number(s)

Detail Co Applicant

Please specify above question number(s)

Balance Sheet

Assets

	Schedule	Amount
Cash on Hand and in Financial Institution	A	\$
U.S. Government Securities	B	\$
Listed Securities	B	\$
Un-listed Securities	B	\$
Accounts and Notes Receivable Due From Relatives and Friends	C	\$
Accounts and Notes Receivable Due From Others	C	\$
Real Estate Residence (Cost)	D	\$
Other Real Estate (Cost)	D	\$
Real Estate Mortgages Receivable	C	\$
Cash Surrender Value, Life Insurance	E	\$
Limited Partnership Investments (Cost)	F	\$
Ownership in Private Companies	G	\$
Personal Property		\$
Automobiles		\$
Other Assets (Itemize)		\$
Total Assets		\$

Liabilities

	Schedule	Amount
Notes Payable to Bank - Secured	H	\$
Notes Payable to Bank - Unsecured	H	\$
Notes Payable to other Financial Institutions – Secured	H	\$
Notes Payable to other Financial Institutions - Unsecured	H	\$
Notes Payable to Relatives and Friends	H	\$
Notes Payable to Others	H	\$
Accounts and Bills Payable	H	\$
Life Insurance Loans	E	\$
Income Tax and Penalties Payable		\$
Other Taxes and Penalties Payable		\$
Real Estate Mortgages Payable	D	\$
Other Debts (Itemize)		\$
Total Liabilities		\$
Net Worth		\$
Total Liabilities and Net Worth		\$

Schedule A Cash on Hand and in Financial Institutions

Financial Institution	Account Title	Type and Maturity	Balance	Pledged to Whom

Schedule B Securities (attach separate sheet if necessary)

Name of Security	Title	Number of Share/Bonds	Cost/Share	Market Value/Share	Pledged to Whom

Schedule C Receivables

Due From	Due To	Original Date	Maturity Date	Repayment Terms	Balance	Security

Schedule D Real Estate

Location and Description	Title	Date Acquired	Cost	Market Value	Insurer and Amount of Insurance
1.					
2.					
3.					
4.					

Mortgages

Mortgage	Amount	Current Balance	Maturity	Amount of Payment	Lease/Rental Income
1.					
2.					
3.					
4.					

Schedule E Life Insurance

Face Amount	Issuing Company	Policy Owner(s)	Insured	Cash Surrender Value	CSV Loans

Schedule F Limited Partnership Investments

Name of Partnership	Title and Type of Investment	% of Ownership	Original Investment	Annual Cashflow	Letter of Credit or Note Due

Schedule G Ownership in Privately Held Companies

Name and Nature of Business	Title	% of Ownership	\$ Value	Value Approach	% of Time Devoted to Company (if any)

Schedule H Notes Payable

To Whom	From Whom	Original Amount	Payment Terms	Current Balance	Due Date	Security

Credit References

Please list other Financial Institutions which you previously have had or currently have accounts.

Name of Financial Institution	Location
Name of Financial Institution	Location
Name of Financial Institution	Location

Income Statement

Income from alimony, child support, or separate maintenance payments need not be revealed if you do not rely on such income in applying for credit. If you are relying on income from alimony, child support, or separate maintenance; is this by:

Applicant:

☐ Court Order ☐ Written Agreement ☐ Verbal Agreement

Co-Applicant:

☐ Court Order ☐ Written Agreement ☐ Verbal Agreement

Annual Income	Current Year		Next year Projection	
Please complete or attach the most recent Federal Income Tax returns of Applicant and Co-Applicant. Complete "Projected" column for the next year.	Fiscal Year Ended _____, 20____		Fiscal Year Ended _____, 20____	
	Applicant	Co-Applicant	Applicant	Co-Applicant
Salaries	\$ _____	\$ _____	\$ _____	\$ _____
Bonuses and Commissions	\$ _____	\$ _____	\$ _____	\$ _____
Dividends	\$ _____	\$ _____	\$ _____	\$ _____
Interest	\$ _____	\$ _____	\$ _____	\$ _____
Capital Gains	\$ _____	\$ _____	\$ _____	\$ _____
Rents and Royalties	\$ _____	\$ _____	\$ _____	\$ _____
Partnership Distributions	\$ _____	\$ _____	\$ _____	\$ _____
Business Income	\$ _____	\$ _____	\$ _____	\$ _____
Other	\$ _____	\$ _____	\$ _____	\$ _____
Total	\$ _____	\$ _____	\$ _____	\$ _____

Annual Expenses	Current Year		Next year Projection	
	Applicant	Co-Applicant	Applicant	Co-Applicant
Income Taxes	\$ _____	\$ _____	\$ _____	\$ _____
Other Tax Assessments	\$ _____	\$ _____	\$ _____	\$ _____
Interest	\$ _____	\$ _____	\$ _____	\$ _____
Payment on Mortgages	\$ _____	\$ _____	\$ _____	\$ _____
Contracts	\$ _____	\$ _____	\$ _____	\$ _____
Installment Debts	\$ _____	\$ _____	\$ _____	\$ _____
Real Estate Maintenance	\$ _____	\$ _____	\$ _____	\$ _____
Personal Living Expenses	\$ _____	\$ _____	\$ _____	\$ _____
Other	\$ _____	\$ _____	\$ _____	\$ _____
Total	\$ _____	\$ _____	\$ _____	\$ _____

Authorization to Check Credit and Financial Status

The undersigned hereby authorizes the Credit Union, and any bureau or agency employed by the Credit Union, to make whatever credit inquiries it deems necessary, including but not limited to checking and verifying the undersigned's employment history and credit history, in connection with the undersigned's personal statement or in the course of review or collection of any credit extended or maintained in reliance of this statement.

Signature

X

Signature

X

The undersigned authorizes the Credit Union to answer the questions about the Credit Union's credit experience with the undersigned, unless prohibited by law. The undersigned authorizes and instructs any person or credit reporting agency to compile and furnish to the Credit Union any information it may have or obtain in response to the credit inquiries authorized herein.

Date

Date

Optional Data (This information is requested but not required.)

Do you have a will? (If yes, who is the executor?)

Do you expect to receive a distribution from a trust?

Applicant

☐ Yes ☐ No

☐ Yes ☐ No

Co-Applicant

☐ Yes ☐ No

☐ Yes ☐ No