



## Confidential Personal Financial Statement

Statement of finances as of:

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

- **Grayed out areas will calculate automatically as other sections of the form are completed.**
- 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 and 3.
- If you are applying for joint credit with another person, complete all Sections, providing 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, providing information in Section 2 about the person upon whose alimony, support, or maintenance payments or income or assets you are relying.
- If this statement relates to your guaranty of the indebtedness of other person(s), firm(s) or corporation(s), complete sections 1 and 3.

SECTION 1 - INDIVIDUAL INFORMATION		SECTION 2 - OTHER PARTY INFORMATION	
Name		Name	
Residence address		Residence address	
City, state & zip		City, state & zip	
Position or occupation		Position or occupation	
Business name		Business name	
Business address		Business address	
City, state & zip		City, state & zip	
Preferred Phone Number(s)		Preferred Phone Number(s)	

### SECTION 3 - STATEMENT OF FINANCIAL CONDITIONS

ASSETS <small>(Do not include assets of doubtful value)</small>	In Dollars <small>(Omit cents)</small>	LIABILITIES	In Dollars <small>(Omit cents)</small>
Cash on hand and in Three Rivers Federal Credit Union		Notes payable to credit union - secured	
Deposits at other financial institutions		Notes payable to credit union - unsecured	
U.S. Gov't & Marketable Securities - Schedule A		Notes payable to other institutions - Installment	
Non-Marketable Securities - Schedule B		Notes payable to other institutions - Credit Cards	
Securities held by broker in margin accounts		Due to brokers	
Restricted or control stocks		Amounts payable to others - secured	
Real Estate Owned - Schedule C		Amounts payable to others - unsecured	
Loans Receivable		Accounts and bills due	
Automobiles and other personal property		Unpaid income tax	
Cash value-life insurance - Schedule D		Other unpaid taxes and interest	
Other business ventures - Schedule F		Real estate mortgages payable - Schedule C	
Other Assets (Describe)		Other Debts (Describe)	
		TOTAL LIABILITIES	
		NET WORTH (Total Assets less Liabilities)	
<b>TOTAL ASSETS</b>		TOTAL LIABILITIES AND NET WORTH	



SOURCES OF INCOME FOR YEAR ENDED --->		ANNUAL EXPENDITURES	Amount
Salary, bonuses & commissions		Residence Mortgage / Rental payments	
Dividends		Real estate taxes and assessments	
Real estate income		Homeowners / Auto / Life insurance premiums	
Other Income: (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.) Describe Below:		Credit Union payments (excluding mortgage)	
		Installment payments (Schedule E)	
		Credit card payments: (Schedule E)	
		Alimony, child support, or separate maintenance payments	
		Other expenditures (explain on separate sheet)	
		<b>TOTAL</b>	
<b>TOTAL</b>		<b>PERSONAL BANK ACCOUNTS HELD WITH</b>	<b>Average Bal.</b>
INCOME TAX SETTLED THROUGH (DATE) --->			
<b>CONTINGENT LIABILITIES</b>			
Do you have any contingent liabilities? If so, describe below			
		<b>Please answer the following questions</b>	<b>Yes/No</b>
As endorser, co-maker or guarantor?		Are you a partner or officer in any other business venture?	
On leases or contracts?		Are assets pledged other than as described on schedules?	
Legal claims?		Have you ever been declared bankrupt?	
Other special debt or circumstances?		Are you a defendant in any suits or legal actions?	
Contested income tax liens?		Do you have a will?	
Describe any 'Yes' answers in this box.		Do you have an accountant?	
		Do you have an attorney?	

The information contained in this statement is provided for the purpose of obtaining or maintaining credit with Three Rivers FCU 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 Three Rivers FCU is 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 Three Rivers FCU may consider this statement as continuing to be true and correct until a written notice of a change is given to Three Rivers FCU by the undersigned. Three Rivers FCU is authorized to make all inquiries it deems necessary to verify the accuracy of the statements made herein, and to determine my/our credit worthiness including, but not limited to, obtaining a credit bureau report. Three Rivers FCU is authorized to answer questions about its credit experience with me/us.

Signature (Individual) \_\_\_\_\_

Signature (Other party) \_\_\_\_\_

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

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

Date of Birth: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Social Security Number: \_\_\_\_\_



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

Quantity	Description	In name of	Pledged	Market Value

**SCHEDULE B - NON-MARKETABLE SECURITIES**

Quantity	Description	In Name Of	Source of Value	Pledged	Value

**SCHEDULE C - REAL ESTATE OWNED**

Address & Type of Property	Title in Name Of	% of Ownership	Date Acquired	Cost	Market Value	Monthly Payment	Mortgage Balance

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

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

**SCHEDULE E - OTHER FINANCIAL INSTITUTIONS WHERE CREDIT HAS BEEN OBTAINED**

Name of Lender	Credit in the name of	Original Date	High Credit	Monthly Payment	Credit Card Balances	Installment or Term Balances
All other Installment Debt (see attachment)					N/A	
All other Credit Card Debt (see attachment)						N/A

**SCHEDULE F - BUSINESS VENTURES**

List Name and address of all business ventures in which you are a principal or partner	Your position/title in business	Total business value	Your percentage of ownership	Your ownership interest amount	Line of business (SIC Code)	Years in business