

Personal Financial Statement

Please complete all information, sign and date form



Applicant

Applicant Name: _____	Social Security Number: _____
Street Address: _____	Date of Birth: _____
City, State, Zip: _____	Current Employer: _____
Home Phone: _____	Position: _____
Email Address: _____	Number of Years: _____
Business Phone: _____	Annual Salary (verifiable): _____

Joint Applicant

Applicant Name: _____	Social Security Number: _____
Street Address: _____	Date of Birth: _____
City, State, Zip: _____	Current Employer: _____
Home Phone: _____	Position: _____
Email Address: _____	Number of Years: _____
Business Phone: _____	Annual Salary (verifiable): _____

Personal Assets and Liabilities are Stated as of Date: _____	
<p>ASSETS:</p> <p>Cash in this Credit Union _____</p> <p>Cash in other Financial Institutions _____</p> <p>Marketable/Non-Marketable Securities(A) _____</p> <p>Cash Value of Life Insurance (B) _____</p> <p>Residential Real Estate Owned (C) _____</p> <p>Investment Real Estate Owned (D) _____</p> <p>Closely-Held Businesses (E) _____</p> <p>Individual Retirement Accounts _____</p> <p>Accounts and Notes Receivable _____</p> <p>Personal Property _____</p> <p>Other Assets _____</p> <p>TOTAL ASSETS: _____</p> <p>ANNUAL INCOME: (Verifiable)</p> <p>Applicant's Salary _____</p> <p>Commissions/Bonuses _____</p> <p>Co-Applicants Salary _____</p> <p>Commissions/Bonuses _____</p> <p>Dividend & Interest _____</p> <p>Business Income _____</p> <p>Gross Rental Income _____</p> <p>Other Income _____</p> <p>TOTAL INCOME: _____</p>	<p>LIABILITIES:</p> <p>Notes Payable to Credit Union _____</p> <p>Notes Payable to Others _____</p> <p>Accounts Payable (incl. credit cards) _____</p> <p>Life Insurance Loans (B) _____</p> <p>Residential Mortgage Debt (C) _____</p> <p>Investment Real Estate Mortgage Debt (D) _____</p> <p>Notes Due: Closely-Held Businesses (E) _____</p> <p>Taxes Payable _____</p> <p>Other Liabilities (please list) _____</p> <p>Due to: _____</p> <p>Due to: _____</p> <p>TOTAL LIABILITIES: _____</p> <p>NET WORTH (= ASSETS – LIABILITIES): _____</p> <p>ANNUAL EXPENSES:</p> <p>Income Taxes (State and Federal) _____</p> <p>Rent or Mortgage Payment _____</p> <p>Auto Loan Payments _____</p> <p>Credit Card Payments _____</p> <p>Other Loan Payments _____</p> <p>Living Expenses _____</p> <p>Other _____</p> <p>TOTAL EXPENSES: _____</p>

Please Complete Schedules On Other Side

Schedule A: Marketable / Non Marketable Securities

Description	Legal Owner	# of Shares	Cost	Market Value	Pledged (yes / no)
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Schedule B: Cash Value of Life Insurance / Life Insurance Loans

Insurance Company	Legal Owner	Beneficiary	Face Value	Loans	Cash Value
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Schedule C: Residential Real Estate Owned / Residential Mortgage Debt

Address	Legal Owner	Cost	Market Value	Mortgage Balance	Monthly Payment
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Schedule D: Investment Real Estate Owned / Investment Mortgage Debt

Address	Legal Owner	Cost	Market Value	Mortgage Balance	Monthly Payment
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Schedule E: Closely Held Businesses / Notes Due to Closely Held Businesses

Business Name	Position	% Interest	Total Assets	Present Value	Balances Owed	Monthly Payments
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

Representations and Warranties

The information contained in this statement is provided to induce Vermont Federal Credit Union to extend or to continue extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledges and understands that Vermont Federal Credit Union is relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify Vermont Federal Credit Union immediately in writing of any changes in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to Vermont Federal Credit Union. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. Vermont Federal Credit Union is authorized to make all inquiries they deem necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. The undersigned authorizes any person or consumer reporting agency to give Vermont Federal Credit Union any information it may have on the undersigned. Each of the undersigned authorizes Vermont Federal Credit Union to answer questions about their credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to Vermont Federal Credit Union is outstanding, the undersigned shall supply annually an updated financial statement.

Signature: _____ Date: _____

Signature: _____ Date: _____