

PERSONAL FINANCIAL STATEMENT AS OF _____

Date

SUBMITTED TO: Vermont Federal Credit Union

PERSONAL INFORMATION					
APPLICANT (NAME)			CO-APPLICANT (NAME)		
Home Address			Home Address		
Email Address			Email Address		
Home Phone No.	Social Security No.	Date of Birth	Home Phone No.	Social Security No.	Date of Birth
Business Phone No.	No. of Years with Employer	Title/Position	Business Phone No.	No. of Years with Employer	Title/Position
Name of Employer			Name of Employer		
Name of previous employer & position (if with current employer less than 3 yrs)		No. of Years	Name of previous employer & position (if with current employer less than 3 yrs)		No. of Years
Accountant and Phone #			Accountant and Phone #		
Attorney and Phone #			Attorney and Phone #		
Investment Advisor/Broker and Phone #			Investment Advisor/Broker and Phone #		
Insurance Advisor and Phone #			Insurance Advisor and Phone #		

BALANCE SHEET as of _____

ASSETS	AMOUNT (\$)	LIABILITIES	AMOUNT (\$)
Cash in this Credit Union (including money market accounts, CDs)	\$	Notes Payable to this Credit Union	\$
		Secured	
		Unsecured	
Cash in Other Financial Institutions (including money market accounts, CDs)	\$	Notes Payable to others (Schedule E)	\$
		Secured	
		Unsecured	
Readily Marketable Securities (Schedule A)		Accounts Payable (Including credit cards)	
Non-Readily Marketable Securities (Schedule A)		Life Insurance Loans (Schedule B)	
Accounts and Notes Receivable		Mortgage Debt (Schedule C)	
Cash Surrender Value of Life Insurance (Schedule B)		Notes Due: Partnership and S Corporation (Schedule D)	
Residential Real Estate (Schedule C)		Other Liabilities (List):	
Real Estate Investments (Schedule C)		Taxes Payable	
Partnerships/PC Interests/S Corporations (Schedule D)			
IRA, Keogh, Profit-Sharing & Other Vested Retirement Accts.			
Personal Property (including automobiles)			
Sole Proprietorship Assets:			
Accounts Receivable			
Inventory			
Fixed Assets			
Other Assets (List):			
Total Assets:	\$	TOTAL LIABILITIES	
		NET WORTH	\$

CONTINGENT LIABILITIES	YES	NO	AMOUNT
Are you a guarantor, co-maker or endorser for any debt of an individual, corporation or partnership?			
Are there any suits or legal actions pending against you?			
Are you contingently liable on any lease or contract?			
Are any of your tax obligations past due?			
Are you obligated to pay alimony and/or child support?			

Schedule A – All Securities (including Non-Money Market Mutual Funds)							
No. of Shares (Stock) or Face Value (Bonds)	DESCRIPTION	OWNER(S)	WHERE HELD	COST	CURRENT MARKET VALUE	PLEGGED	
						YES	NO
READILY MARKETABLE SECURITIES (INCLUDING U.S. GOVERNMENTS AND MUNICIPALS)*							
NON-READILY MARKETABLE SECURITIES (CLOSELY HELD, THINLY TRADED, OR RESTRICTED STOCK)							

* If not enough space, attach a separate schedule or brokerage statement and enter totals only.

Schedule B – Insurance						
Life Insurance (use additional sheets if necessary)						
Insurance Company	Face Amount of Policy	Type of Policy	Beneficiary	Cash Surrender Value	Amount Borrowed	Ownership

Schedule C – Personal Residence & Real Estate Investments, Mortgage Debt (majority ownership only)									
Personal Residence Property Address	Legal Owner	Purchase		Market Value	Present Loan Balance	Interest Rate %	Loan Maturity Date	Monthly Payment	Lender
		Year	Price						
Investment Property Address	Legal Owner	Purchase		Market Value	Present Loan Balance	Interest Rate %	Loan Maturity Date	Monthly Payment	Lender
		Year	Price						

Schedule D – Partnerships and S Corporations							
Type of Investment	Date of Initial Investment	Cost	% Owned	Current Market Value	Balance Due on Partnerships: Notes, Cash Call	Current Year Investments	
Business/Professional (indicate name)							

Schedule E – Notes Payable								
Due To	Type of Facility	Amount of Line	Secured		Collateral	Interest Rate %	Maturity	Unpaid Balance
			Yes	No				

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.

Your Signature

Date

Co-Applicant's Signature (if you are requesting the financial accommodation jointly)

Date