

CONFIDENTIAL PERSONAL FINANCIAL STATEMENTS

Date Prepared

Loan or Customer Number

Loan Amount

The accompanying personal financial statements and schedules reflect the combined income, expenses, cash flows, assets, liabilities and obligations of the individuals whose contact information is provided below.

CUSTOMER, BORROWER OR LOAN APPLICANT

Last Name		First Name and MI		Occupation or Profession	
Street Address (residence, no PO Boxes)			City	State	ZIP
Telephone	Alternate Telephone (☐ Mobile)		Email Address or Website		

CUSTOMER, BORROWER OR CO-APPLICANT Provide information for an additional customer, borrower or loan applicant only if the income, cash flow, asset and liability information of such person is combined and included in the statements and schedules on subsequent pages.

Last Name		First Name and MI		Occupation or Profession	
Relationship to First Customer, Borrower or Applicant listed above		Telephone		Email Address	

The financial information and supporting schedules may be completed jointly by married or unmarried co-applicants if their finances are sufficiently interrelated, and statements can be meaningfully and fairly presented on a combined basis. Otherwise, separate statements or schedules are required for any co-applicant(s). If any statement is prepared on a combined basis, all should be prepared on that basis. If you reside in a Community Property state or if you will rely on property or income in/from a community property state for this loan, information on both spouses may be required. Financial information provided is for: ☐ Borrower Only ☐ Co-Borrower Only ☐ Borrower and Co-Borrower(s), Combined Basis ☐ Other

Complete or provide the statements and schedules requested below.

- ☐ Financial Condition – Assets, Liabilities, Obligations and Net Worth (page 2)
- ☐ Financial Condition – Details of Significant Assets (page 3)
- ☐ Financial Condition – Details of Significant Liabilities and Obligations (page 4)
- ☐ Projected Monthly Cash Flows (page 5)
- ☐ Insurance Policies (page 6)
- ☐
- ☐

☐ Provide a photocopy of the federal income tax return(s) filed for the most recent year(s).

ATTESTATIONS The undersigned individuals ("Customers") provide these financial statements, schedules and related information for the purpose of obtaining or continuing credit and with the explicit understanding that such financial information will be relied upon in the lender's credit decision(s). The Customers warrant and represent that these financial statements, schedules and disclosures are accurate and complete and that they fairly present financial condition, income, expense, cash flow and obligation information. Customers further agree to provide promptly any relevant updated financial information in the event of material adverse changes in financial condition or income. It is understood by the Customers that knowingly providing false, incomplete, or misleading information in connection with a credit transaction by a federally-insured financial institution is a criminal offense which may subject the Customers to fines, imprisonment or both (18 USC § 1014).

Applicant Signature X	Date
Co-Applicant Signature X	Date

AUTHORIZATION TO OBTAIN CONSUMER CREDIT REPORTS The individuals above authorize the Bank to obtain consumer credit reports in connection with all credit decision or for the purpose of subsequent updates, renewals, extensions or modifications. Upon a request by these persons, the Bank will provide information regarding consumer credit reports obtained, including the name and address of the consumer reporting agency.

Borrower(s) orApplicant(s)	Loan or Customer Number
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FINANCIAL CONDITION - ASSETS, LIABILITIES, OBLIGATIONS AND NET WORTH

You may provide recent (within 1 year) financial statements in place of the information below. ☐ See accompanying financial statements.

Financial Condition As of	Date		
Assets	\$ Amount, Value	Liabilities & Obligations	\$ Balance, Amount
Cash / Bank Accounts		Credit Card Balances Payable	
Retirement Accounts (401(k), IRA, etc.)		Accounts and Notes Payable	
Investment Securities, Brokerage Accounts		Investment-Related Debt	
Business Interests, Equity in Partnerships		Business Interest-Related Debt	
Claims and Accounts Receivable		Income Taxes Payable	
Notes Receivable		Other Taxes Payable	
Real Estate – Principal Residence		Mortgage Debt – Principal Residence	
Real Estate – Rental and Other Properties		Other Real Estate Loans Payable	
Royalties, Rights		Other Debts and Obligations	
Automobiles		Automobile Loans Payable	
Other Assets – Describe Below		Other Liabilities – Describe Below	
		Total Liabilities and Obligations	
		Net Worth	
Total Assets		Total Liabilities and Net Worth	

Provide details on attached pages for any asset or liability amounts exceeding 10% of the total.

Contingent Liabilities (not included above)	Description (if "None", so state)	Amount(s)
Guarantees, Endorsements, Pledges		
Leases, Contracts and Similar Obligations		
Legal Claims, Judgments, Fines, Penalties		
Income Tax or Other Tax Claims, Liens		
Other Contingent Liabilities		
Total for Contingent Liabilities		

Unused Lines or Letters of Credit – Lender	Unused Credit Commitment Description & Purpose	Available Amount(s)
Total for Unused, but Available Letters or Lines of Credit (excluding amounts outstanding and included above)		

Notes, Supplemental Information

Borrower(s) orApplicant(s)			Loan or Customer Number	
FINANCIAL CONDITION – DETAILS OF SIGNIFICANT ASSETS				
Cash / Bank Accounts – Bank Name	Type	Acct Num	Pledged	Balance
Total for Cash / Bank Accounts			(Y or N)	
Investment Securities and Brokerage Accounts – Description	Shares	Share Value	Pledged	Mkt Value
Total for Investment Securities and Brokerage Accounts			(Y or N)	
Business Interests, Interests in Partnerships – Description	Type	% Ownership	Value	
Totals for Business Interests, Equity in Partnerships				
Real Estate – Rental, Investment and Other Properties – Description	Type	Yearly Income	Mortgage Debt	Mkt Value
Total for Rental, Investment and Other Real Estate				
Other Assets – Description	Type	Related Debt	Mkt Value	
Total for Other Assets				

Borrower(s) or Applicant(s)	Loan or Customer Number
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FINANCIAL CONDITION – DETAILS OF SIGNIFICANT LIABILITIES AND OBLIGATIONS

Credit Card Balances Payable – Creditor, Description	Card / Acct Number	Monthly Pmt	Balance
Total for Credit Card Balances Payable	(last 5 or 6 digits only)		

Accounts & Notes Payable – Creditor, Description	Origin Date	Maturity Date	Monthly Pmt	Original Amt	Balance
Total for Accounts Payable and Notes Payable to Banks and Others					

Automobile Loans Payable – Creditor, Description	Creditor	Monthly Pmt	Amount
Total for Automobile Loans Payable			

Mortgage Debt – Principal Residence – Description	Origin Date	Maturity Date	Monthly Pmt	Original Amt	Balance
Total for Home Mortgage Loans (secured by principal residence)					

Other Real Estate Loans Payable – Creditor, Description	Origin Date	Maturity Date	Monthly Pmt	Original Amt	Balance
Total for Other Real Estate Loans Payable (secured by rental, investment, other properties)					

Other Debts and Obligations – Creditor, Description	Type	Monthly Pmt	Amount
Total for Other Liabilities and Obligations			

Borrower(s) or Applicant(s)	Loan or Customer Number
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PROJECTED MONTHLY CASH FLOWS

Projected Gross Monthly Income and Receipts	Borrower	Co-Borrower	Totals
Base Wages, Salaries, Self-Employment or Retirement Income			
Overtime, Bonus, Commissions Not Included in Above			
Dividends and Interest, Taxable			
Net Rental Income			
Child Support, Alimony, Separate Maintenance *			
Other Monthly Income – Describe:			
Total Monthly Income Receipts (Gross, Pre-Tax) ^a			
Income Taxes paid or withheld			
FICA and Other Taxes paid or withheld			
Monthly After Tax Income / Cash Receipts			
* Income from these sources need not be included here if the applicant or co-applicant chooses not to have it considered for this loan.			
Number of Dependents (including borrower and co-borrower)			

Projected Monthly Expenses and Payments	Borrower	Co-Borrower	Totals
Rent for Residence or Principal & Interest on Home Mortgage ^b			
Principal and Interest Payments on Other Home-Related Debt ^b			
Residence: Hazard Insurance & Taxes ^b			
Utilities (Gas, Electric, Water, etc.)			
Telephone, Cable, Internet, etc.			
Other Housing-Related Expenses			
Alimony, Child Support, Separate Maintenance Payments ^c			
Credit Cards (Total from prior page schedule of detail) ^c			
Payments on Real Estate Mortgages Payable (from prior page) ^c			
Payments on Other Accounts and Notes Payable (from prior page) ^c			
Payments on Other Liabilities and Obligations (from prior page) ^c			
Automobile Loan Payments (from prior page) ^c			
Automobile Insurance Premiums			
Auto Expenses: Fuel and Other			
Child Care, Elder Care, etc.			
Food, Groceries for Persons			
Health Insurance Premiums			
Prescription Drugs, Medical and Dental Care			
Other - Describe			
Other - Describe			
Total Monthly Expenses and Payments			

Net Cash Flow Available for Other Commitments			
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Is there reason to expect a significant reduction in income or increase in expenses presented above due to such events as retirement, termination or completion of a contract, change in court-ordered payments, scheduled payment increases, interest rate or principal repayment adjustment, event of default, etc.? If so, specify and explain.	☐ Yes ☐ No
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Subtotal for Monthly Housing Obligations ^b		Housing Debt-Income Ratio ^{b/a}	
Subtotal for Housing and Debt Obligations ^{b+c}		Total Debt-Income Ratio ^{(b+c)/a}	

Borrower(s) orApplicant(s)	Loan or Customer Number
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INSURANCE POLICIES

Homeowner’s Insurance on Principal Residence	
Insurance Company	
Policy Number	Asset Coverage Amount
Liability Coverage Limit	Coverage Expiration Date
Insurance Agent	Telephone
Notes	

Automobile Insurance	
Insurance Company	
Policy Number	Liability Coverage Limit
Number of Autos Covered	Coverage Expiration Date
Insurance Agent	Telephone
Notes	

Life Insurance	
Insurance Company	
Policy Number	Coverage Amount
Insured Person(s)	Coverage Expiration Date
Policy Type ☐ Whole Life ☐ Term ☐ Other:	
Insurance Agent	Telephone
Notes	

Major Medical Health Insurance	
Insurance Company	
Policy Number	Coverage ☐ Self ☐ Spouse ☐ Others
Provided By ☐ Employer ☐ Self	Coverage Expiration Date
Plan Type ☐ HMO ☐ PPO ☐ Other:	
Insurance Agent	Telephone
Notes	

Other Insurance – Type:	
Insurance Company	
Policy Number	Coverage Amount / Limit
Asset(s) Insured	Coverage Expiration Date
Insurance Agent	Telephone
Notes	

Other Insurance – Type:	
Insurance Company	
Policy Number	Coverage Amount / Limit
Asset(s) Insured	Coverage Expiration Date
Insurance Agent	Telephone
Notes	

Notes, Supplemental Information

Borrower(s) or Applicant(s)	Loan or Customer Number
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PRIVACY In the normal course of business, the Bank collects nonpublic personal information about deposit and loan customers. This includes the following:

- ❶ Information on account application forms and correspondence (name, address, social security number, income, etc.),
- ❷ Information about transactions by customers with the Bank or with other unaffiliated parties (account balances, payment histories, ATM card usage, etc.), and
- ❸ Information from a consumer reporting agency (credit history or creditworthiness, etc.)

The Bank provides information about customers to affiliate(s) or to unaffiliated third parties only when necessary to establish, administer or provide a product or service to such customers. When permitted or required by law, the Bank provides personal information to third parties, such as government entities, law enforcement agencies or consumer reporting agencies. The Bank will not disclose or sell personal information about customers to companies which perform marketing services. The Bank utilizes physical, electronic, and procedural security measures which comply with federal regulations to safeguard the nonpublic personal information of current and former customers. The Bank restricts access to personal information about customers to those Bank employees or agents who need to know such information in order to provide banking products or services. The Bank's employees have been trained on privacy laws and information security. The Bank has implemented disciplinary procedures for any employee who violates its privacy policies and procedures. Bank personnel strive to maintain complete and accurate information about customers and their relationships with the Bank. Customers with questions regarding the Bank's policies or records should notify our Customer Service Department.



CUSTOMER IDENTIFICATION PROGRAM DISCLOSURE To help the government fight the funding of terrorism and money laundering activities, federal law requires that all financial institutions obtain, verify, and record information which identifies each person who opens an account. When an account is opened by a new customer, we will request name, address, date of birth and other information which will allow us to identify such customer. We may also require presentation of a driver's license, passport or other identifying documents.



IDENTITY THEFT AND FRAUD PREVENTION The Bank has implemented policies, procedures and controls to ensure that, whenever possible, identity theft or fraud are prevented or detected promptly. If you initiate inquiries about, or changes to, your accounts, you will be required to confirm your identity by showing a government-issued picture ID or by providing answers to security questions created by you or by the Bank. If you suspect identity theft or other fraudulent activity, report it to the Bank as soon as possible. Please help us protect you by following the guidelines below.

1. Review all bank account statements promptly and reconcile them to your records. Check all credit card and loan account statements carefully, too.
2. Carry your social security card with you only when necessary. You seldom need it except in dealings with a government agency, an employer, an investment broker or a financial institution. Memorize and safeguard your social security number. Provide it to others only when truly necessary.
3. Do not put receipts, statements or correspondence with your account numbers, social security number or other sensitive personal information in trash or recycling bins – shred them.
4. If you must mail materials with your account numbers, social security number or other personal data, use a secured mailbox or go to a post office. Mail is often stolen to get such information.
5. Investigate any bill, statement, notice or other mail that refers to credit card, deposit, loan or other accounts in your name which you do not recognize. Do not ignore them; notify the issuer promptly to clear up any confusion and avoid fraud losses.
6. Never provide your account numbers, social security number or other sensitive personal information over the phone or on the internet unless you can confirm the identity of the party who will receive it and verify that the need for such information is legitimate. Be very skeptical about requests for social security or account numbers.
7. Obtain a **FREE** copy of your credit report each year from each of the major consumer credit reporting agencies (your right, by law). Review the reports closely to make sure no one has opened a fraudulent account in your name. Check to see who is requesting your credit history. Verify that there is no incorrect information in your credit history. Call 1-877-322-8228 or visit www.AnnualCreditReport.com.