



Personal Financial Statement

IMPORTANT: Read these directions, and the agreements, certifications and notices at the end of this Financial Statement before completing this Financial Statement.

To: Together Credit Union

Date: _____

Name of Loan Applicant:

Individual #1 Name:

Individual #2 Name: _____

Individual #1 Certification: I am the Loan Applicant or a shareholder, member, officer, director, manager or partner of the Loan Applicant.

Individual #2 Certification (check only one box):

- I am the Loan Applicant or a shareholder, member, officer, director, manager or partner of the Loan Applicant (an "Insider").
- I am not an Insider but I AM voluntarily offering to guaranty or cosign loans to the Loan Applicant.
- I am not an Insider and I am NOT willing to guaranty or cosign loans to the Loan Applicant.

All individuals please sign and date the back of this financial statement.

SECTION 1 – Individual #1 Information			SECTION 2 – Individual #2 Information		
Legal Name			Legal Name		
Home Address			Home Address		
City, State, Zip Code			City, State, Zip Code		
U.S. Citizen		DOB -	U.S. Citizen		DOB -
Social Security #			Social Security #		
Occupation/ Title			Occupation/ Title		
Business Name			Business Name		
Business Address			Business Address		
Yrs. in line of work		Home Phone -	Yrs. in line of work		Home Phone -
Business Phone		Cell -	Business Phone		Cell -
Do you have a Trust?			Do you have a Trust?		
SECTION 3 – Income	Individual	Joint	Annual Expenditures	Individual	Joint
Salary, Bonuses, and Commissions			Mortgage/ Rental Payments		
Dividends			Real Estate Taxes & Assessments		
Real Estate Income			Taxes-Federal, State, Local		
Other Income			Insurance Payments		
(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.)			Other Contract Payments (car, boat, MC, Visa, etc.)		
			Alimony, Child Support		
			Other Expenses		
TOTAL			TOTAL		

SECTION 4 - State of Financial Condition					
Assets		Individual	Joint	Liabilities & Net Worth	
	Individual		Joint	Individual	Joint
Cash on hand and in Banks (Schedule A)				Notes Payable (Schedule H)	
U.S. Government Securities (Schedule B)				Due to Brokers	
Non Marketable Securities (Schedule C)				Amounts Payable to Others - Secured	
Securities held by broker in Margin Accounts				Amounts Payable to Others - Unsecured	
Restricted, Control or Margin Account Stocks				Accounts & Bills Due	
Real Estate owned (Schedule D)				Real Estate Mortgages Payable (Schedules D & H)	
Accounts, Loans & Notes Receivable				Unpaid Income Tax	
Automobiles				Other Unpaid Taxes & Interest	
Cash Surrender Value Life Insurance (Schedule E)				Other Liabilities: Itemize	
Vested interest in Deferred Compensation/Profit Sharing Plans/401K (Schedule F)					
Business Ventures (Schedule G)					
Other Assets: Itemize Schedule G if applicable					
Others:					
				TOTAL LIABILITIES	
				NET WORTH	
TOTAL ASSETS				TOTAL LIABILITIES & NET WORTH	
Contingent Liabilities	Individual		Joint	SECTION 5 – Declarations	
As endorser, co-maker or guarantor				Have (either of) you or any firm in which you were a major owner ever declared bankruptcy, or settled any debts for less than the amounts owed?	
On leases, contracts					
Legal claims				Are (either of) you a defendant in any suit or legal action?	
Provision for federal income taxes				Are (either of) you presently subject to any unsatisfied judgments or tax liens?	
Other special debt				Have (either of) you been audited by IRS? Date of audit:	
TOTAL CONTINGENT LIABILITIES					
SECTION 6 – Schedules :					
SCHEDULE A – Cash, Checking and Savings Accounts, Certificates of Deposit, Money Market Funds, Etc.					
Name of Institution	Type of Account	Owner	Balance	If Pledged, to Whom?	Joint
			TOTAL		
SCHEDULE B – Stocks, Bonds (Gov't & Comm.), Mutual Funds, Annuities, and Partnership Interests (General & Ltd.)					
Please indicate number of Shares, Face Value (Bonds) or % of Ownership					
Number of Shares	Description	Held in Name of	Market Value*	Pledged Yes (X)	Pledged No (X)
			TOTAL		
*If unlisted security or partnership interest, provide current financial statements to support basis for valuation.					
Schedule C – Non-Marketable Securities					
Number of Shares	Description	In Name of	Value	Pledge to others	Traded Where
			TOTAL		

CONSENT

The undersigned acknowledge(s) that the Credit Union is relying on this Financial Statement to make a Loan to the Loan Applicant and certify(ies) the following to the Credit Union: (a) Unless otherwise specifically noted, all assets are owned solely by the undersigned and no other person or entity has an interest in the assets; (b) The Financial Statement does not include any asset that is not held solely in the name(s) of the Reporter(s); (c) Any assets held in a trust, or held in 401k plan, IRA or other retirement account, or which are pledged, are specifically identified as such; (d) There are no restrictions on any Reporter’s ability to transfer any of the assets; (e) None of the assets are held for the benefit of another person, such as assets held as trustee or custodian for another person; (f) The Financial Statement does not omit any liabilities of the Reporter(s); (g) The undersigned will immediately notify the Credit Union in writing of any change in name, address, employment or financial condition of any Reporter or the ability of any Reporter to perform any obligation owed to the Credit Union; and (h) The Financial Statement is complete and accurate as of the date hereof.

The undersigned hereby authorizes the Credit Union to verify all information provided to it by the undersigned and to obtain a credit report (a “Report”) on the undersigned personally, which may include personal financial, employment and credit information. The Credit Union may obtain Reports from time to time at the discretion of the Credit Union. The Credit Union may disclose any Report to any other person or institution who obtains any interest in a loan made to the undersigned or of which the undersigned is a guarantor. The undersigned acknowledge(s) that the undersigned has the right to refuse to permit the Credit Union to obtain a Report and that if the undersigned does not consent to the Credit Union obtaining a Report, then the Credit Union may deny credit to the Loan Applicant.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for the undersigned: When the undersigned opens an account, the Credit Union will ask for the undersigned’s name, address, date of birth, and other information that will allow the Credit Union to identify the undersigned. The Credit Union may also ask to see the undersigned’s driver’s license or other identifying documents. The undersigned acknowledges receiving this disclosure.

EQUAL CREDIT OPPORTUNITY NOTICE: (a) If the application for business credit is denied, the undersigned is entitled to a statement of specific reasons for such denial within 30 days if such statement is requested within 60 days after the Credit Union notifies the undersigned of such denial. To request a statement, the undersigned shall contact the Vice President – Business Services at Together Credit Union, 423 Lynch Street, St. Louis, MO 63118, (314) 657-4770 no later than 60 days after the date the undersigned is notified about the denial. (b) The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

SIGNATURES

THE FINANCIAL STATEMENT IS MADE UNDER PENALTY OF PERJURY AND THE UNDERSIGNED UNDERSTANDS THAT THE UNDERSIGNED MAY HAVE CRIMINAL AND/OR CIVIL LIABILITY FOR ANY FALSE STATEMENTS MADE IN THIS FINANCIAL STATEMENT.

INDIVIDUAL 1

By: _____

Print Name: _____

Title (if applicable): _____

Email Address:

INDIVIDUAL 2

By: _____

Print Name: _____

Title (if applicable): _____

Email Address:

**** ONCE SIGNED AND COMPLETED, PLEASE E-MAIL TO BUSLENDINGCREDIT@TOGETHERCU.ORG, OR MAIL TO CREDIT UNION ADDRESS BELOW****