



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
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 LIABILITIES & NET WORTH		
TOTAL ASSETS					
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			Are (either of) you a defendant in any suit or legal action?		
Legal claims			Are (either of) you presently subject to any unsatisfied judgments or tax liens?		
Provision for federal income taxes			Have (either of) you been audited by IRS?		Date of audit:
Other special debt					
TOTAL CONTINGENT LIABILITIES					
SECTION 6 – Schedules:					
SCHEDULE A – Cash, Checking and Savings Accounts, Certificates of Deposit, Money Market Funds, Etc					
<i>Name of Institution</i>	<i>Type of Account</i>	<i>Owner</i>	<i>Balance</i>	<i>If Pledged, to Whom?</i>	<i>Joint</i>
			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					
<i>Number of Shares</i>	<i>Description</i>	<i>Held in Name of</i>	<i>Market Value*</i>	<i>Pledged Yes (x)</i>	<i>Pledged No (x)</i>
			TOTAL		

Schedule C – Non-Marketable Securities					
<i>Number of Shares</i>	<i>Description</i>	<i>In Name of</i>	<i>Value</i>	<i>Pledge to others</i>	<i>Traded Where</i>
			TOTAL		
Schedule D – Real Estate: Mortgage & Land Contracts Receivable (and related debt if applicable)					
<i>Description of Property or Address</i>	<i>Date of Original Investment and Amount</i>	<i>Market Value of Your % of Investment</i>	<i>Present Balance</i>	<i>Monthly Payment</i>	<i>Maturity Date</i>
			TOTAL		
Schedule E – Life Insurance Carried					
<i>Name of Company</i>	<i>Owner of Policy</i>	<i>Cash Surrender Value</i>	<i>Loans</i>	<i>Beneficiary</i>	<i>Face Amount</i>
			TOTAL		
Schedule F – Vested Interest in Deferred Compensation/Profit-Sharing Plans/401K					
<i>Account Number</i>	<i>Company Name</i>	<i>Amount</i>	<i>Beneficiary</i>	<i>% Vested</i>	<i>Distribution Date</i>
			TOTAL		
Schedule G – Business Ventures					
<i>List Name and Address of Any Business Venture in Which You are a Principal or Partner</i>	<i>Your Position/Title in The Business</i>	<i>Total Assets Listed in Section 3</i>	<i>Net Worth of Business</i>	<i>Your % of Ownership</i>	<i>Present Value of Your Investment</i>
			TOTAL		
Schedule H – Loans Owing Banks, Brokers, Finance Companies, and Other (Mastercard, Visa, Etc.)					
<i>Owing to</i>	<i>Date of Original Borrowing/Amount</i>	<i>Present Balance</i>	<i>Secured by</i>	<i>Monthly Payment</i>	<i>Due</i>
			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 CreditUnion: (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 areheld 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 denialwithin 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, (800) 325-9905 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

INDIVIDUAL 2

By: _____

By: _____

Print Name: _____

PrintName: _____

Title (if applicable): _____

Title (if applicable): _____

Email Address: _____

EmailAddress: _____

**** ONCE SIGNED AND COMPLETED, PLEASE E-MAIL TO BusinessServiceStaff@togethercu.org, OR MAIL TO CREDIT UNION ADDRESS BELOW****