

WORKMEN'S CIRCLE CREDIT UNION

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PERSONAL FINANCIAL STATEMENT

Please read the following directions before completing this Personal Financial Statement.

1. Complete all sections, except Section 2, if you are applying for individual credit in your own name and are relying solely on your own income or assets for repayment of if this personal financial statement relates to your guaranty of the indebtedness of other person(s), firm(s) , or corporation(s).

2. Also, complete Section 2 if any of the following apply:

- If you are applying for joint credit with another person, provide information about the joint applicant.
- If you are relying on income from alimony, child support, or separate maintenance or on the income of assets of another person as a basis for repayment of the credit requested, provide information about the person on whose alimony, support or maintenance payments or income or assets you are relying.
- If this is a joint guaranty of the indebtedness of other person(s), firm(s), corporation(s), provide information about the joint guarantor.

Section 1 - Individual/Applicant Information (Please Print)	Section 2 - Other Party/Co-Applicant Information
Name	Name
Residence Address	Residence Address
City State Zip Code	City State Zip Code
Position or Occupation	Position or Occupation
Business Name	Business Name
Business Address	Business Address
City State Zip Code	City State Zip Code
Years With Business	Years With Business
Residence Phone Business Phone	Residence Phone Business Phone

Confidential

Statement of Financial Condition as of _____, 20 _____

Section 3 - Balance Sheet (attach additional schedules as needed)					
Assets	Dollars	Joint*	Liabilities	Dollars	Joint*
Cash and Short-term Investments (Sched. A)			Outstanding Credit Card Balances		
Stocks & Bonds (readily marketable, Sched. B)			Taxes Payable		
Unlisted Securities (Sched. C)			Policy Loan (life insurance) (Sched. D)		
Notes Receivable & Accounts Receivable			Mortgages & Obligations Due (Sched. F & G)		
Cash Surrender Value-Life Insurance (Sched. E)			Notes & Accounts Payable (Sched. H)		
Retirement Accounts			Other Liabilities (list):		
Personal Property					
Automobiles					
Real Estate-Personal Residences (Sched. F)					
Real Estate-Investments (Sched. G)					
Real Estate Investments (Direct & Partnership Interests) (Sched. G)					
Other Assets (list):					
TOTAL ASSETS	\$		TOTAL LIABILITIES	\$	
			NET WORTH (total assets minus total liabilities)		

Section 4 - Income Statement					
Annual Income	Applicant	Co-Applicant	Annual Expenses	Applicant	Co-Applicant
Salary			Home Mortgage (Principal & Interest)		
Bonus and Commissions			Loan Payments (including other R/E)		
Interest and Dividends			Income Tax (State & Federal)		
Alimony, Separate Maintenance, Child Support**			Planned or Required Investments/ Partnership Contributions		
Capital Gains			General Living Expenses		
Real Estate Income			Other Expenses (list):		
Other Income (list):					
GROSS INCOME	\$	\$	TOTAL EXPENSES	\$	\$

Section 5 - Contingent Liabilities (include brief description)		
	Applicant	Co-Applicant
As endorser or guarantor on notes/leases/contracts:		
On letters of credit:		
Current or pending suits or other litigation:		
Other (Partnership, etc.) explain:		
TOTAL	\$	\$

*Please check if jointly held.

**Alimony, separate maintenance, and/or child support income, need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Section A - Cash & Short-term Investments (certificates of deposit, commercial paper, money market funds, etc.)

Name of Institution	Savings Accts. (\$ amount)	Checking Accts. (\$ amount)	Other Short-term Investments (type and \$ amount)	Total	Pledged? (Y)/(N)	Owner(s) Code*

Section B - Stocks and Bonds (include U.S. Government and Marketable Securities)

Number of Shares or Face Value (Bonds)	Description	Market Value	Margin? (Y)/(N)	Restricted? (Y)/(N)	Pledged? (Y)/(N)	Owner(s) Code*

Section C - Unlisted Securities

Number of Shares or Face Value (Bonds)	Description	Source of Value	Value	% of Company Owned	Pledged? (Y)/(N)	Owner(s) Code*

Section D - Life Insurance Carried (include individual and group insurance)

Name of Insurance Company	Owner of Policy	Beneficiary	Face Value	Policy Loans	Cash Surrender Value	Assigned (Y)/(N)

Section E - General and/or Limited Partnership Interests (Please attach K-1)

Name of Partnership	Type of Investment	(L)imited (G)eneral	Amount Invested	Fair Market Value of Interest	Annual Contribution Required	Pledged? (Y)/(N)	Owner(s) Code*

*Owner(s) Code:

A = Applicant

AC = Joint Account of Applicant and Co- Applicant

JC = Joint Account of Co-Applicant and another party

C = Co-Applicant

JA = Joint Account of Applicant and another party

Section F - Real Estate (personal residences)

Description/Address of Property	Mortgage Holder	Maturity Date	Title in the Name of	Purchase Date	Purchase Price	Present Loan Balance	Market Value	Monthly Pmt.

Section G - Real Estate Investments (Individual, Direct/Partnership Interests)

Description/Address of Property	Mortgage Holder		Maturity Date	% Date	Title in the Name of	Purchase Date	Purchase Price	Present Loan Balance	Market Value	Total Annual Rental Income	Monthly Pmt.	Other Expenses
	Owned											

Section H - Notes & Accounts Payable (also include credit lines and other commitments even if unused)

Name of Creditor	Orig. Amt. of Loan	Payment/ Repayment Terms	Maturity Date	Interest Rate	Description of Collateral	Balance Owing	Debtor(s) Code*

***Debtor(s) Code:**

A = Applicant **AC** = Joint Account of Applicant and Co-Applicant **JC** = Joint Account of Co-Applicant and Another Party
C = Co-Applicant **JA** = Joint Account of Applicant and Another Party

Personal Information

Do you have a will? (circle one) YES NO		Dependents Number:		Ages:	
If yes, name of executor:					
Are you a partner of officer in any venture other than described on schedules? (circle one)		YES NO			
If yes, describe:					
Are any assets pledged other than as described on schedules? (circle one)		YES NO			
If yes, describe:					
Have you ever been declared bankrupt? (circle one)		YES NO			
If yes, describe:					
Are there any outstanding judgments against you? (circle one) YES NO		Do you have disability insurance? (circle one) YES NO		Income tax settled through (date):	
				Alimony, Child Support/Maintenance Expense: \$	

The information contained in this statement is provided for the purpose of obtaining, or maintaining credit with the Credit Union on behalf of the undersigned or person, firms or corporations in whose behalf the undersigned may either severally or jointly with others, execute a guaranty in the Credit Union's favor. Each undersigned understands that the Credit Union is relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that the Credit Union may consider this statement as continuing to be true and correct until a written notice of a change is given to the Credit Union by the undersigned. The Credit Union is authorized to make all inquiries it deems necessary to verify the accuracy of the statements made herein, and to determine the credit worthiness of the undersigned. The Credit Union is authorized to answer questions about its credit experience with the undersigned.

Date Signed	Signature (Individual)	Social Security Number	Date of Birth
Date Signed	Signature (other party)	Social Security Number	Date of Birth