

Confidential Personal Financial Statement as of _____
Name (s):



The assets, liabilities, income and expenses described on this (or attached) financial statement are (check the appropriate box):

- Individual** If this is an individual financial statement, list all your income, expenses and assets including your partial ownership interest in and income from any partially owned assets and list all of your direct and contingent liabilities.
- Joint** If this is a joint financial statement, list all of both of your income, expenses and assets including your partial ownership in and income from any partially owned assets and list all of both of your direct and contingent liabilities. If you prefer, a separate Polish & Slavic FCU Personal Financial Statement may be provided for each individual.

Applicant Name				Applicant Name					
Date of Birth	Social Security #	No. Dependents		Date of Birth	Social Security #	No. Dependents			
Home Street Address		City	State	Zip Code	Home Street Address		City	State	Zip Code
Telephone	Bus. Email		Home Email	Telephone	Bus. Email		Home Email		
Business/ Employee Name				Business/ Employee Name					
Self Employed: Yes <input type="checkbox"/> NO <input type="checkbox"/>				Self Employed: Yes <input type="checkbox"/> NO <input type="checkbox"/>					
Business/ Employer Address				Business/ Employer Address					
Telephone	Occupation	Position	No of Years	Telephone	Occupation	Position	No of Years		
Previous Business/ Employer Name				Previous Business/ Employer Name					
Self Employed: Yes <input type="checkbox"/> No <input type="checkbox"/>				Self Employed: Yes <input type="checkbox"/> No <input type="checkbox"/>					
Telephone No.	Occupation	Position	No of Years	Telephone No.	Occupation	Position	No of Years		

I (we) understand that the following questions are addressed to me (us) and I (we) have answered them as appropriate.

Applicant			Joint Co-Applicant	
Yes	No		Yes	No
<input type="checkbox"/>	<input type="checkbox"/>	1. Personal income tax returns have been filed through (year) _____.	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	1(a) Are any income tax returns, whether personal or that of any corporation or partnership in which you are a major owner or a general partner, currently being audited or contested?	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	2. Are any of your tax obligations past due? If yes, amount _____.	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	3. Have you or any firm in which you were/are a major owner ever filed for bankruptcy, had property owned foreclosed, or made a settlement or an assignment for the benefit of creditors? If Yes, provide details	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	4. Are you named as beneficiary of a trust, will or estate? If you have made a will, provide the name of the executor(s) and year the will was drawn: _____.	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	5. Are any of the assets listed herein held under a trust agreement of any type, held in an estate, or in any other name or capacity? Please detail in "Additional Remarks" below.	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	6. Are any of your real estate properties used by you in your business?	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	7. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	8. Are you a party to a lawsuit?	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	9. Are you obligated to pay alimony, child support or separate maintenance?	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	10. Are you a U.S. Citizen or a permanent resident alien? If yes, please provide your US passport or Resident Alien ID Card.	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	11. Are you a guarantor, co-maker or endorser for any debt of an individual, corporation, partnership, or other entity	<input type="checkbox"/>	<input type="checkbox"/>

Additional Remarks:

The undersigned I (we) herewith submit to the Polish & Slavic FCU (you) this (or attached) financial and supporting schedules which constitute my (our) personal financial statement. This statement is submitted to you for the purpose of inducing you to extend or maintain credit to me (us) whether as direct obligors(s) or indirectly as guarantor(s) or other indirect obligor(s) of credit extended to others. I (we) hereby certify that this statement presents a true, complete, and correct statement of my (our) financial condition as of the date shown and does not omit any pertinent information. I (we) understand that misrepresenting information on this (or the attached) statement is a criminal offense under federal law.

I (we) will notify you promptly in writing of any material unfavorable change in my (our) financial condition. In the absence of such notice, you may consider this a continuing statement and substantially correct. If I (we) apply for further credit, this statement shall have the same force and effect as submitted as an original statement of my (our) financial condition at the time I (we) request such further credit. You are hereby authorized to contact any reporting agencies and other sources for the purpose of verifying any information stated herein.

Applicant/ Guarantor

Joint Co-Applicant / Guarantor

Signature _____ Date _____

Signature _____ Date _____

Balance Sheet

Name (s): _____

Assets	Amount (\$)	Liabilities	Unpaid Balance (\$)
Cash in Polish & Slavic Federal Credit Union	\$	Installment Notes Payable to Banks _____	\$
Cash in other Financial Institutions		Installment Notes Payable to Others _____	
Readily Marketable Securities (Unpledged)-Market Value		Accounts Payable (Credit Cards, Revolving Line of Credits)	
Readily Marketable Securities (Pledged)- Market Value		Loans on Life Insurance and Annuities	
Life Insurance (Cash Value Only) and Annuities		Unpaid Interest, Taxes, etc.	
Other Current Assets (Cash deposit towards purchase)		Other Current Liabilities (List)	
TOTAL CURRENT ASSETS	\$	TOTAL CURRENT LIABILITIES	\$
Real Estate - Primary Residence (Market Value)		Mortgage Payable – Primary Residence _____	
Real Estate – Other 100% Owned (Market Value)		HELOC Line \$ _____ Bank _____	
Real Estate – Less than 100% Owned		Mortgage Payable – Other 100% Owned _____	
Partnership / PC Interests (____% Ownership)		Mortgages Payable – Less than 100% Owned _____	
Personal Property		Installment Notes _____	
Automobiles, Other Vehicles (Include Planes & Boats)		Other Long Term Debt _____	
Non-Readily Marketable Securities		Balances due on Partnerships, Notes Due	
IRA, Profit Sharing, 401K & Other Vested Accounts		Other Liabilities (List) _____	
Other Assets (List)		Contingent Liabilities(List) _____	
		Account Payable Payments (Credit Cards, Revolvers)	
		TOTAL LIABILITIES	\$
TOTAL ASSETS	\$	NET WORTH (Total Assets less Total Liabilities)	\$

Income & Expenditures Statement for Year Ended _____ (Most current year-end)

Annual Income	Amount (\$)	Annual Debts and Expenditures	Amount (\$)
<i>Income</i>	\$	<i>Expenses</i>	\$
Wages, Salaries, tips, etc. (Applicant) Form W-2		Income Taxes Paid (State, Local and Federal)	
Wages, Salaries, tips, etc. (Co-Applicant)		Other Payroll Deductions	
Interest Income		Rental Payments, Co-op, or Condo Maintenance	
Dividends Income		Mortgage Payments – Primary Residence	
Alimony, Child Support or Separate Maintenance Received *		HELOC Payments	
Business Profit or Loss - Schedule C or C-EZ		Property Taxes (Residences)	
Capital Gain or Loss Schedule D		Mortgage Payments – Other Property 100% Owned	
IRA Distributions		Mortgage Payments – Less Than 100% Owned	
Pensions and Annuities		Account Payable Payments (Credit Cards, Revolvers)	
Net Rental Income Schedule E -Subject R.E. Property		Installment Loan Payments (Secured and Unsecured Loans)	
Net Rental Income Schedule E -Other R.E. Properties		Alimony, Child Support, Separate Maintenance	
Farm Income or Loss- Schedule F		Living Expenses, Misc.	
Unemployment Compensation		Other Debt Payments	
Social Security Benefits		TOTAL ANNUAL DEBTS and EXPENTURES	\$
Other Income (explain)		Contingent Liability Payments (liable for loans of other persons)	\$
Other Income (explain)		Contingent Liability Payments (liable for loans of the subject business)	
Other Income (explain)		Contingent Liability Payments (liable for loans of other businesses)	
Other Income (explain)		TOTAL Contingent Liabilities	\$
TOTAL ANNUAL INCOME	\$	SUB TOTAL	\$

Any Significant Changes excepted in the next 12 months? Yes _____ NO _____ (If yes, attach explanation).

* Alimony, Child Support or Separate Maintenance income need not be revealed unless you wish to have them considered as a basis for repaying the requested credit.

Signature _____ Date _____

Signature _____ Date _____