

Personal Financial Statement

Provided to: Widget Federal Credit Union, dba Widget Financial

Furnished as of

Personal Information - Applicant				Personal Information - Co-Applicant			
Name				Name			
Date of Birth	Social Security Number			Date of Birth	Social Security Number		
Current Street Address				Current Street Address			
City	State	Zipcode		City	State	Zipcode	
Home/Cell Phone	Business Phone			Home/Cell Phone	Business Phone		
Business/Occupation	Number of years			Business/Occupation	Number of years		

Additional Information

If you answer yes to any of the following questions, please detail below.

1. Are any assets pledged as collateral? If yes, indicate on following Schedules
2. Are there any unsatisfied judgments or legal claims against you?
3. Have you filed bankruptcy or made settlement with creditors in the past?
4. Are you an endorser, co-maker, or guarantor for another party?
5. Are you obligated on leases or contracts not disclosed in the following schedules?
6. Are you obligated for any federal or state income tax claim?

Applicant		Co-Applicant	
Yes	No	Yes	No

If you answered yes to any question above, please provide details:

Balance Sheet

Assets	Schedule	Amount	Liabilities	Schedule	Amount
Cash on hand & in Financial Institutions	A	\$	Notes Payable - Lenders/Secured	K	\$
US Government Securities	B	\$	Notes Payable - Lenders/Unsecured	L	\$
Listed Securities	C	\$	Notes Payable Others	N	\$
Unlisted Securities	D	\$	Life Insurance Loans	H	\$
Notes and Loans Receivable closely held	E	\$	Accounts Payable	O	\$
Notes and Loans Receivable Others	F	\$	Unpaid Income Tax	P	\$
Real Estate Owned	G	\$	Other Taxes Unpaid	R	\$
Cash value Life Insurance	H	\$	Real Estate Mortgages Payable	G	\$
Ownership in Privately Held Companies	I	\$	Real Estate Taxes Owing	Q	\$
Other Assets	J	\$	Credit Card balances	M	\$
			Other Liabilities	S	\$
			Total Liabilities		\$
			Net Worth		\$
Total Assets		\$	Total Liabilities and Net Worth		\$

Schedule A - Cash, Checking Accounts, Savings Accounts, & Certificates of Deposit					Pledged?	
Type	Name of Financial Institution	Balance	Account in the name of:		Yes	No
Total		\$				

Schedule B - US Government Securities					Pledged?	
Name of Security	Title	Number of share/bonds	Cost	Market Value	Yes	No
Total			\$	\$		

Schedule C - Listed Securities					Pledged?	
Name of Security	Title	Number of share/bonds	Cost	Market Value	Yes	No
Total			\$	\$		

Schedule D - Unlisted Securities					Pledged?	
Name of Security	Title	Number of share/bonds	Cost	Market Value	Yes	No
Total			\$	\$		

Schedule E - Notes & Receivables - Closely Held						
Due From	Due To	Original Date	Maturity Date	Repayment terms	Balance	Collateral
Total					\$	

Schedule H - Cash Value Life Insurance					
Insurance Company	Face Value	Policy Owner	Insured	Cash Surrender Value	CSV Loans
Total				\$	\$

Schedule I - Ownership in Privately Owned Companies					
Name & Nature of Business	Type	Title	% of Ownership	Value	% of Time Devoted to Company
Total				\$	

Schedule J - Other Assets	
Description	Market Value
Total	

Schedule K - Notes Payable to Lenders, Secured					
Creditor	Type of loan	Original Amount	Monthly Payment	Balance	Collateral
Total				\$	

Schedule L - Notes Payable to Lenders, Unsecured					
Creditor	Type of loan	Original Amount	Monthly payment	Balance	
Total				\$	

Schedule M - Credit Cards					
Creditor	Credit Limit		Balance		
Total				\$	

Schedule N - Notes Payable to Others					
Debt owed to:	Type of loan/note	Original Amount	Monthly Payment	Balance	Collateral
Total				\$	

Schedule O - Accounts Payable				
Owed to:	Repayment terms	Status	Balance	Collateral
Total			\$	

Schedule P - Unpaid Income Taxes			
Taxing Authority	What years are due	Balance	
Total		\$	

Schedule Q - Unpaid Real Estate Taxes		
Property Address	What years are due	Balance
Total		\$

Schedule R - Other Unpaid Taxes		
Type of tax	What years are due	Balance
Total		\$

Schedule S - Other Liabilities		
Description	Monthly payment	Balance
Total		\$

Income Statement

* Income from alimony, child support or separate maintenance payments need not be revealed if you do not wish the Lender to consider this income in determining your credit worthiness. If you are relying on income from these sources, please complete this section.

Source	Monthly amount	Who receives the income	Is this court ordered?

Annual Income	Current Year		Next Year Projection	
	Applicant	Co-Applicant	Applicant	Co-Applicant
Salaries				
Bonuses and Commission				
Dividends				
Interest				
Capital Gains				
Rents and Royalties				
Partnership Distributions				
Business Income				
Other				
Total	\$	\$	\$	\$

Certifications and Authorization to Check Credit and Financial Status

I/We understand that the Widget Federal Credit Union, DBA Widget Financial will rely on the information herein in determining whether or not to extend credit. I/We warrant the above to be a true and accurate statement of my/our financial condition as of the date above. I/We further agree that if any change occurs which would materially lessen my/our means or ability to pay all claims or demands against me/us, I/we will immediately give written notice to the Credit Union. In absence of written notice to the contrary, this Personal Financial Statement will be deemed to constitute a continuing warranty that there have been no material changes in financial condition. Note: Providing false information is a felony under Federal law.

The undersigned hereby authorizes the Credit Union, and any bureau or agency employed by the Credit Union, to make whatever credit inquiries it deems necessary, including but not limited to checking and verifying the undersigned's employment history and credit history (a hard inquiry), in connection with the undersigned's personal statement, or in the course of review or collection of any credit extended or maintained in reliance of this statement.

The undersigned authorizes the Credit Union to answer the questions about the Credit Union's credit experience with the undersigned unless prohibited by law. The undersigned authorizes and instructs any person or credit reporting agency to compile and furnish to the Credit Union any information it may have or obtain in response to the credit inquiries authorized herein.

Signature	Date
X	

Signature	Date
X	