

AMERICA'S CREDIT UNION

**PERSONAL FINANCIAL STATEMENT as of \_\_\_\_\_**

**INSTRUCTIONS:** Complete this form for each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% of voting stock, or any person or entity providing a guaranty on the loan. Please check appropriate box :

- Individual credit—If relying on your own income and assets and not the income and assets of a spouse or another person as a basis for extension or repayment of credit, complete the Financial Statement below only as it applies to you, individually. Do not provide any information about a spouse or other person. Sign and date the Financial Statement.
- Joint Credit- If applying for joint credit or for individual credit relying on income or assets of a spouse or another person for extension and repayment of credit requested, complete the Financial Statement below. Include information about income, assets and liabilities of the spouse or other person. Both Applicant and Spouse or Co-Applicant sign this statement.
- Individual relying upon income or assets of spouse or other person. Both Applicant and Spouse or Co-Applicant sign this statement.

Please do not leave any questions unanswered. Use "no" or "none" where necessary.

<b>INDIVIDUAL</b> - Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Officer <input type="checkbox"/>	<b>SPOUSE</b> - Co-Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Officer <input type="checkbox"/>
Full Name:	Full Name:
Residence:	Residence:
Since: Own <input type="checkbox"/> Rent <input type="checkbox"/>	Since: Own <input type="checkbox"/> Rent <input type="checkbox"/>
Home Phone: Cell Phone:	Home Phone: Cell Phone:
Social Security Number:	Social Security Number:
Date of Birth:	Date of Birth:
Employer:	Employer:
Address:	Address:
Since: Position/Title:	Since: Position/Title:
Work Phone:	Work Phone:
Membership: <input type="checkbox"/> No <input type="checkbox"/> Yes: ___ New ___ Existing	Membership: <input type="checkbox"/> No <input type="checkbox"/> Yes: ___ New ___ Existing

**Statement of Assets and Liabilities**

Assets	In Even Dollars	Liabilities and Net Worth	In Even Dollars
Cash on hand	\$	Accounts & Bills Payable—See Schedule J	\$
Cash in Banks—See Schedule A		Notes Payable—See Schedule J	
Stock and Bonds—See Schedule B		Installment Accounts (Vehicle)— See Schedule I	
Retirement Accounts (IRA, 401K)—See Schedule C		Real Estate Mortgage Payable—See Schedule G	
Cash Value of Life Insurance—See Schedule D		Loan on Life Insurance—See Schedule D	
Accounts/Notes Receivables—See Schedule E		Unpaid Taxes (Income & Property)	
Mortgage Notes Receivables—See Schedule F		Other Liabilities: Itemize	
Real Estate Owned—See Schedule G			
Investments—Schedule H			
Vehicles (Auto, Boat, RVs) – Schedule I			
Other Personal Assets: (Itemize)			
		<b>TOTAL LIABILITIES (b)</b>	\$
<b>TOTAL ASSETS (a)</b>	\$	<b>NET WORTH (c = a-b)</b>	\$

**Statement of Income and Expenses**

ANNUAL INCOME	In Even Dollars	ANNUAL EXPENSES	In Even Dollars
Salary (Individual)	\$	Property Taxes and Assessments	\$
Salary (Spouse)		Federal and State Income Taxes	
Bonus and Commissions		Real Estate Mortgage Payments	
Dividends and Interest		Installment Payments (Note/Credit Card)	
Rental Real Estate Income (net)		Insurance Premium (Auto, Life, Health)	
Business or Professional Income (net)		Estimated Living Expenses	
*Other Income: Itemize		Other Expenses: Itemize	
<b>TOTAL</b>	\$	<b>TOTAL</b>	\$

\*Alimony, child support or separate maintenance payments need not be disclosed unless relied upon as a basis for extension of credit. If disclosed, payments received under  court order  written agreement  oral understanding.

Contingent Liabilities	In Even Dollars	General Information
As endorser, co-maker or guarantor	\$	Are you a defendant in any suits or legal action? <input type="checkbox"/> No <input type="checkbox"/> Yes
On leases or contracts		If so, explain:
Legal claims		Have you ever declared bankruptcy in the last 10 years? <input type="checkbox"/> No <input type="checkbox"/> Yes
Provision for federal income taxes		If so, explain:
Others (describe):		Do you have a will? <input type="checkbox"/> No <input type="checkbox"/> Yes Do you have a trust? <input type="checkbox"/> No <input type="checkbox"/> Yes
<b>TOTAL</b>	\$	Number of dependents _____ Ages _____

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**Schedule A: Cash on Hand and in Banks, Brokers, Savings & Loan Association, Finance Companies or Credit Unions.** List here the names of all the institutions at which you maintain a deposit account and/or where you have obtained loans. **Please enclose statements**

Name of Institution	Account Type	Account Owner	Joint (Y/N)	Account Balance	If pledged, to Whom?	Amount Owing	Monthly Payment
				\$		\$	\$
<b>TOTAL</b>				\$		<b>TOTAL</b>	\$

**Schedule B: U.S. Governments Securities, Stocks (Listed & Unlisted), Bonds (Gov't & Comm.).** Include interests in Closely-Held Corporations, LLCs, and Partnership Interests (General & Ltd.). **Please enclose statements**

Description of Security	Registered Owner	No. of Shares	Price/Share	Market Value*	Basis for Valuation (DowJones,Nasdaq)	Pledged To Whom & What Purpose
			\$	\$		
<b>TOTAL</b>				\$		

\*If unlisted security or equity interest, provide current financial statements to support basis for valuation.

**Schedule C: Retirements Accounts (IRA, 401-K, etc.) Please enclose statements**

Name of Institution/ Company	Type of Retirement Account	Account Balance	Vested Amount	Amount/Balance As of (date)	Pledged? (Y/N) To whom?
		\$	\$		
<b>TOTAL</b>		\$	\$		

**Schedule D: Life Insurance Carried**

Name of Company	Policy Number	Name of Insured	Face Amount	Cash Surrender Value	Loans	Beneficiary
			\$	\$	\$	
<b>TOTAL</b>				\$	\$	

**Schedule E: Accounts Receivables/Notes Receivables**(Real Estate Mortgage Notes are included in Schedule F)

Name of Debtor	Outstanding Amount	Payment Terms	Maturity/Due Date	How secured?
<b>TOTAL</b>				

**Schedule F: Mortgage Notes Receivables**

Name of Debtor	Outstanding Amount	Payment Terms	Maturity/Due Date	Collateral Property
<b>TOTAL</b>				

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**Schedule G: Real Estate Owned (and any related debt, if applicable)**

Description of Property or Address	Title in Name Of	Date Acquired	Cost + Improvements	Present Mkt. Value	Mortgage or Land Contract Payable		
					Bal. Owning	Mo. Payment	Holder
<b>TOTAL</b>							

**Schedule H: Other Investments**

Investment Type	Current Value	Ownership	Related Debt/Liabilities
	\$		
<b>TOTAL</b>		\$	

**Schedule I: Vehicles/Equipment Owned (and any related debt)**

Vehicle (Year and Make) /Equipment Description	Registered Owner	Market Value	Loan Balance	Loan Term Mo. Pymt./Due Date	Lien Holder
		\$	\$		
<b>TOTAL</b>		\$	\$		

**Schedule J: Accounts/Bills and Notes Payable**

(include credit cards/charge cards, revolving accounts and notes other than mortgage and car loans)

Name of Creditor (name to whom payable)	Account Payable	Bill Payable	Note Payable	Due Date	Collateral/Lien Holder
		\$	\$		
<b>TOTAL</b>		\$	\$		

I/we have carefully read and submitted the foregoing information provided on all five pages of this statement to America's Credit Union (ACU). The information is presented as a true and accurate statement of my/our financial condition on the date indicated. This statement is provided for the purpose of obtaining and maintaining credit with ACU. I/we agree that if any material change(s) occur(s) in my/our financial condition that I/we will immediately notify ACU of said change(s) and unless ACU is so notified it may continue to rely upon this financial statement and the representations made herein as a true and accurate statement of my/our financial condition. I/we authorize ACU to make whatever credit inquiries it deems necessary in connection with this financial statement. I/we authorize and instruct any person or consumer reporting agency to furnish to ACU any information that it may have or obtain in response to such credit inquiries.

I/we also hereby certify that no payment requirements listed herein are delinquent or in default except as follows; if "NONE" so state.

I/we fully understand that it is a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, pursuant to 18 U.S.C. Section 1014.

Applicant's Signature



Date Signed

Spouse's or Co-Applicant's Signature



Date Signed

**ECOA: Under the Equal Credit Opportunity Act, it is illegal to discriminate in any credit transaction (a) on the basis of race, color, national origin, religion, sex, marital status, or age; (b) because income is from public assistance, and (c) because a right has been exercised under the Consumer Credit Protection Act.**

**If you believe you have been discriminated against, you should send a complaint to National Credit Union Administration, Office of Examination and Insurance, 1775 Duke Street, Alexandria, Virginia 22314-3428 (703)518-6300**

Initial Here: \_\_\_\_\_

Borrower \_\_\_\_\_

Co-Borrower \_\_\_\_\_



## IMPORTANT NOTICES & DISCLOSURES

**Important Information About Procedures for New Loan/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 to you: When you request a loan or open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents

**Notice Regarding Loan Decision.** If your application for a business loan or credit card is denied, you have the right to a written statement of the specific reason for the denial. To obtain the statement please contact America's Credit Union, Business Lending Dept., PO Box 5060., Dupont, WA 98327-5060, within 60 days from the date you are notified of our loan decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

**Right to Copy of Appraisal.** You may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

**Credit Report Authorization.** We authorize the Credit Union to make any investigation of the credit of the Member/Borrower, its Responsible Officer and Business Owners, and Grantors and Guarantors listed above, either directly or through any consumer reporting agency employed by the Credit Union and to obtain credit, financial and employment information and to investigate any references or data collected relevant to their creditworthiness now and in the future. The Credit Union may disclose to any other interested parties the Credit Union's experience with this loan.

**Notice of Furnishing Negative Information.** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**Nondiscrimination.** The federal Equal credit Opportunity Act prohibits creditors from discriminating on the basis of race, color, religion, national, origin, sex, martial status, age 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 the Credit Union is NCUA.

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\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date Signed

\_\_\_\_\_  
Spouse's or Co-Applicant's Signature

\_\_\_\_\_  
Date Signed