Marital Status:

Married

Unmarried

Separated

Will your Spouse be jointly liable for the credit requested?

Yes No

Confidential Financial Statement as of / /20

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Name: | | | | Date of Birth: | | Employer/Position/Years | | |
| Home Address: | | | Social Security Number: | | | Home Phone | | Business Phone |
| Name of Spouse: | | No. of Dependents: | Spouse's Social Security #: | | | Business Address | | |
| **ASSETS** | | | (OMIT CENTS) | | **LIABILITIES** | | | (OMIT CENTS) |
| Cash (Schedule 1) | In This Credit Union | |  | | Taxes Owing | Income Taxes | |  |
| In Other Institutions | |  | | Other Taxes | |  |
| Securities (Schedule 2) | Publicly Traded | |  | | Notes Payable (Schedule 6) | To This Credit Union | |  |
| Privately Held | |  | | Other Notes Payable | |  |
| Accounts Receivable | | |  | | Accounts Payable | | |  |
| Notes Receivable (Schedule 3) | | |  | | Estimated Credit Card Balance | | |  |
| Net Cash Value Life Insurance & Annuities (Schedule 4) | | |  | | Mortgages Payable (Schedule 7) | Homestead | |  |
| Real Estate (Schedule 7) | Homestead | |  | | Other Wholly-Owned R/E | |  |
| Other Wholly-Owned R/E | |  | | Partially Owned R/E | |  |
| Partially Owned R/E | |  | | Oil & Gas Related Debt | | |  |
| Oil & Gas Interest | | |  | | Other Liabilities (Schedule 9) | | |  |
| Other Business Interests (Schedule 8) | | |  | |  | | |  |
| Deferred Comp & Retirement (Schedule 5) | | |  | |  | | |  |
| Personal Property & Autos | | |  | |  | | |  |
| Other Assets (Schedule 9) | | |  | | Total Liabilities | | |  |
| Total Assets | | |  | | Net Worth (Assets Less Liabilities) | | |  |
| Sources of Cash | Last Year 20 | | This Year 20 | | Uses of Cash | Last Year 20 | | This Year 20 |
| Salary & Wages | |  |  | | Personal Expenses | |  |  |
| Commissions, Bonuses | |  |  | | Income Taxes | |  |  |
| Interest & Dividends | |  |  | | Property Taxes | |  |  |
| Rental Income | |  |  | | Business Expenses | |  |  |
| Oil & Gas Revenue | |  |  | | Other | |  |  |
| Other Business Income | |  |  | |  | |  |  |
| Other: | |  |  | | Subtotal | |  |  |
|  | |  |  | | Mortgage-Homestead | |  |  |
| Subtotal | |  |  | | Other R/E Payments | |  |  |
| Non-Recurring Commissions | |  |  | | Other Loans Payable | |  |  |
| Sale of Assets | |  |  | | Notes Payable | |  |  |
| Tax Refund | |  |  | | Conting. Liab. Payable | |  |  |
| Other | |  |  | |  | |  |  |
|  | |  |  | | Total Cash Uses | |  |  |
| Total Cash Sources | |  |  | | Net Cash Flow | |  |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Schedule 1 - Deposit Accounts | | | | | | | |
| Name on Account | Name & Location Where Held | | | Balance | Type of Acct. | Account # | Pledged? |
|  |  | | |  |  |  |  |
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|  |  | | |  |  |  |  |
| Total at RCU | | |  |  | Total Other Institutions | | |
|  | | | | | | | |
| Schedule 2 - Stocks, Bonds and Mutual Funds (Publicly & Privately Held) | | | | | | | |
| Name of Issuer | Shares | Market Price | Value Today | | Name of Owner | | Pledged? |
|  |  |  |  | |  | |  |
|  |  |  |  | |  | |  |
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|  |  |  |  | |  | |  |
| Total | | |  | |  | | |
|  | | | | | | | |
| Schedule 3 - Notes Receivable | | | | | | | |
| Due From | Orig. Balance | Rate | Present Balance | Maturity | Payment | Collateral | |
|  |  |  |  |  |  |  | |
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| Total to Page 1 | | |  |  | | | |
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| Schedule 4 - Life Insurance and Annuities (Including Employer Provided) | | | | | | | |
| Company | Face Amount | Beneficiary | | Cash Value | Policy Loan | Net Cash Value | Pledged? |
|  |  |  | |  |  |  |  |
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|  |  |  | |  |  |  |  |
| Total to Page 1 | | | | | |  |  |
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| Schedule 5 - Deferred Compensation & Retirement Plans | | | | | | | |
| Plan Administrator | Type of Account | Beneficiary | | Balance | Policy Loan | Net Plan Value | Pledged? |
|  |  |  | |  |  |  |  |
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|  |  |  | |  |  |  |  |
| Total to Page 1 | | | | | |  |  |
|  | | | | | | | |
| Schedule 6 - Notes Payable (Exclude Mortgages Listed in Schedule 7 & 8) | | | | | | | |
| Due To | Orig. Balance | Rate | Present Balance | Maturity | Payment | Collateral | |
|  |  |  |  |  |  |  | |
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| Total to Page 1 | | |  |  | | | |

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| Schedule 7 - Mortgages Payable | | | | | | |
| Description of Address | Orig. Balance | Market Value | Present Balance | Interest Rate | Payment | Lien Holder |
|  |  |  |  |  |  |  |
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| Schedule 8 - Other Business Interests | | | | | | |
| Business Name | Ownership | Nature of Business | Value | How Valued | Entity Type | Related Debt |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Total to Page 1 | | |  |  | | |

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| Schedule 9 - Other Assets and Liabilities Contingent and Otherwise and/or Additional Remarks |
|  |

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

|  |  |  |
| --- | --- | --- |
| Yes | No | 1. Are any of the Assets held in trust, in an estate or in any other name or capacity? |
| Yes | No | 2. Were any of the Assets (i) owned or claimed by your spouse before marriage, or (ii) acquired by your spouse during marriage by gift or |
| inheritances; | or (iii) | recovered for personal injuries sustained by your spouse during marriage; or (iv) acquired from the proceeds of |
| liquidations of any of the preceding? | | |
| Yes | No | 3. Are any of your real estate properties used by you in your business? |
| Yes | No | 4. Do any of your assets secure any debts which have not been reported in the preceding schedules? |
| Yes | No | 5. Are you a party to any suit or are there any unsatisfied judgments against you? |
| Yes | No | 6. Have you been through bankruptcy or made an assignment for benefit of creditors? |

I have explained fully under "Additional Remarks" on this page any "yes" answers to the forgoing questions.

Yes No 7. I have made a will; the executor is

The preceding financial and supporting schedules, which are submitted to you (Lender) for the purpose of obtaining credit from you, present a true, complete and correct statement of my financial condition as of the date shown. I understand that misrepresenting information on this statement is a criminal offense under federal law punishable by a fine and/or imprisonment.

I will notify you in writing of any material unfavorable change in my financial condition. In the absence of such notice, you may consider this a continuing statement and substantially correct. If I apply for further credit, this statement shall have the same force and effect as if delivered as an original statement of my financial condition at the time I request such further credit. You are authorized to contact any appropriate third parties for the purpose of verifying any stated information herein or at any time by me to you, and obtaining credit information at any time from any of my creditors and/or credit reporting agencies. I authorize Rally Credit Union to obtain consumer credit reports on myself. This financial statement and any other information furnished to you shall be your property. You are authorized to answer questions about your credit experience with me.