

PERSONAL FINANCIAL STATEMENT

You may apply for an extension of credit individually or jointly with another applicant. This statement and any applicable supporting schedules may be completed jointly by co-applicants if their assets and liabilities can be meaningfully and fairly presented on a combined basis, otherwise separate statements and schedules must be provided. If you are applying for an unsecured individual loan, you do not need to complete any information concerning a co-applicant unless another person will be permitted to use the account or you wish the co-applicant's or other person's income to be relied upon as the basis for repayment. For the purpose of obtaining credit from time to time with KPCU, the following statement and information are furnished as a complete, true, and accurate statement of the financial condition of the undersigned. All amounts are rounded to the nearest \$100.

APPLICANT				CO-APPLICANT				
Full Name				Full Name				
Street Address				Street Address				
City/State/Zip			City/State/Zip					
County			County					
Since	Own		Rent \$	Since	Own		Rent \$	
Previous Address (if less than 5 years at present)			Previous Address (if	less than 5 years at pres	ent)	•		
City/State/Zip			City/State/Zip					
Since	Owned		Rented	Since	Owned		Rented	
Social Security #	•	Date of Birth	•	Social Security #	Date of Birth			
Phone: Residence		Work		Phone: Residence Work		Work		
Employer Employer			Employer					
Address				Address				
Position/Title			Since	Position/Title			Since	
Previous Employer			•	Previous Employer				
Position/Title			How Long	Position/Title How L			How Long	
Dependents (include se	lf)			Dependents (include self)				
Marital Status * Unmarr	ried □ Married □ Sepa	rated □		Marital Status * Unmarried □ Married □ Separated □				
* Do not provide this info	ormation if your applica	tion is for individ	ual, unsecured o	credit.				
ASSETS				LIABILITIES				
Cash (Schedule 1)				Short Term Notes Du	e Financial Insts. (Sched	dule 7)		

ASSETS	LIABILITIES
Cash (Schedule 1)	Short Term Notes Due Financial Insts. (Schedule 7)
Securities (Schedule 2)	Short Term Notes Due to Others (Schedule 7)
Life Insurance Cash Value (Schedule 3)	Credit Accounts and Bills Due (Schedule 8)
Mortgages and Contracts Held by You (Schedule 4)	Insurance Loans (Schedule 3)
Homestead (Schedule 5)	Installment Loans and Contracts (Schedule 7)
Other Real Estate (Schedule 5)	Mortgages on Home (Schedule 5)
Profit Sharing & Pension (Schedule 6)	Mortgages on Other Real Estate (Schedule 5)
Retirement Accounts, include IRA Accts. (Schedule 1)	Taxes
Automobile (Describe)	Other Liabilities (Describe)
Exchange Funds	
Personal Property	
Other Assets (Describe)	
	Total \$
Total \$	(Total Assets Less Total Liabilities) Net Worth \$

Please contact your banker if you need assistance with completing these schedules. Round all amounts to the nearest \$100.

Annual Income	Applicant	Co-Applicant	PLEASE ANSWER EACH QUESTION (Yes / No)	Арр.	Co-App
Salary			Are you a Co-Maker, Endorser or Guarantor of		
Bonuses/Commissions			any other person's debt?		
Dividends/Interest			Are you a defendant in any suit or legal		
Net Real Estate Income			action?		
* Income from alimony, child support, or maintenance payments need not be entered unless you want it considered as a base for repayment.			Have you ever gone through bankruptcy or had a judgment against you?		
Other (List)			Have you made a will?		
Total			Have you made a will?		

SCHEDULE 1 / CASH, SAVINGS, CERTIFICATES AND IRA ACCOUNTS

Name of Bank or Financial Institution	Type of Account	Acct. Balance
	Total \$	

SCHEDULE 2 / SECURITIES OWNED

Par Value or No. of Shares	Description	Registered in Name(s) of	Listed or Unlisted	Current Market Value
		·	Total \$	

CHEDULE 3 / LIFE INSURANCE

Insurance Company	Insured	Beneficiary	Face Value of Policy	Cash Value of Policy	Loans	
	Total \$					

SCHEDULE 4 / RECEIVABLES DUE TO ME ON MORTGAGES AND CONTRACTS I OWN

Name of Debtor	Description of Property	First Lien or Second Lien	Date of Maturity	Repayment Terms	Balance Due
				per	
				per	
				per	
Total \$					

SCHEDULE 5 / REAL ESTATE OWNED

Property Description	Name of Creditor	Year Acquired	Purchase Price	Mortgage Balance	Date of Maturity	Repayment Terms	Current Market Value
Insurance Co.:		Agent:			Total	\$	

SCHEDULE 6 / PROFIT SHARING AND PENSION

Name of Institution	Type of Account	Account Balance	Amount Totally Vested	Loans	

SCHEDULE 7 / INSTALLMENTS, CREDIT LINES AND NOTES

Name of Creditor	Collateral	Date of Maturity	Repayment Terms	Balance Due
			per	
Total \$				

SCHEDULE 8 / CREDIT ACCOUNTS, BILLS DUE, ALIMONY/CHILD SUPPORT, DAYCARE, ETC.

Name of Company	Repayment Terms	Balance Due
	per	
	Total \$	

You certify that the information provided in this statement is true and correct. So long as you owe any sums to KPCU, you agree to give KPCU prompt written notice of any material change in your financial condition and, upon request, you agree to provide KPCU with an updated personal financial statement. KPCU is authorized to retain this personal financial statement whether or not credit is approved and is further authorized to verify your credit and employment history or any other information in this statement. This application does not obligate KPCU to make any loan even if you meet the normal standards KPCU considers in determining whether to approve or deny the application. KPCU is KeyPoint Credit Union.

Applicant's Signature	Date	Co-Applicant's Signature	Date