



You may apply for credit individually or jointly with another applicant. This statement & supporting schedules may be completed jointly if the 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 individual loan, you do not need to complete any information concerning the co-borrower unless that person is allowed to use the account, will be contractually liable on the account or you are relying on that person's income as a basis for repayment. You have presented this information for the purpose of obtaining credit and attest **the following is a complete, true, and accurate statement of the financial condition of the undersigned as of :**

I / We are applying for credit on  an individual basis OR  a joint basis: \_\_\_\_\_ Date of financial information \_\_\_\_\_

Applicant/Borrower	Co-Applicant/Co-Borrower															
Name _____ Soc Sec # _____	Name _____ Soc Sec # _____															
Address _____ Date of Birth _____	Address _____ Date of Birth _____															
City _____ State _____ Zip _____	City _____ State _____ Zip _____															
Home Phone _____ Work Phone _____ Cell Phone _____	Home Phone _____ Work Phone _____ Cell Phone _____															
Years at this address _____ Marital Status _____ Fax Phone _____	Years at this address _____ Marital Status _____ Fax Phone _____															
1. Are you an Endorser, Guarantor, or Co-maker on debt or share of debt not listed below? 2. Are you currently a defendant in any suit or legal action? 3. Have you gone through Bankruptcy in the last 10 years or had a judgement against you? 4. Are any of your assets pledged or unavailable for paying debt? 5. Have you ever returned property with a deed in lieu of foreclosure or compromised your debt? Explain yes answers: _____	<table style="width:100%; border:none;"> <tr> <td style="width:33%;"></td> <td style="width:33%; text-align:center;"><u>Applicant/Borrower</u></td> <td style="width:33%; text-align:center;"><u>Co-Applicant/Borrower</u></td> </tr> <tr> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> </table> Explain yes answers: _____		<u>Applicant/Borrower</u>	<u>Co-Applicant/Borrower</u>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No														

Personal Financial Statement (round to nearest hundred if you choose)			
ASSETS	LIABILITIES		
Cash in Whitefish Credit Union _____	Credit Cards / Store Cards _____		
Cash in other Financial Institutions <b>Schedule 1</b> _____	Notes payable to Whitefish Credit Union _____		
Publicly traded Stocks, Bonds, etc. <b>Schedule 2</b> _____	Notes payable to others <b>Schedule 9</b> _____		
Pension, Retirement, IRA accounts <b>Schedule 3</b> _____	Income Taxes payable _____		
Cash Value of Life Insurance (not face value) _____	Life Insurance Loans _____		
Personal Notes & Contracts Receivable <b>Schedule 4</b> _____	Installment Contracts payable <b>Schedule 10</b> _____		
Real Estate <b>Schedule 5</b> _____	Real Estate <b>Schedule 5</b> _____		
Ownership in Closely Held Companies <b>Schedule 6</b> _____	Real Estate Tax (due by end of calendar year) _____		
Automobiles <b>Schedule 7</b> _____	Other: _____		
Personal Property (Equipment, Rec. Veh., Furn. etc) <b>Schedule 8</b> _____	Other: _____		
Other: _____	Other: _____		
Other: _____	<b>Total Liabilities</b>		
Other: _____	<b>Total Net Worth (Total Assets minus Total Liabilities)</b>		
<b>Total Assets</b>	<b>Total Liabilities and Net Worth</b>		

**Other Income:** Please list any income source you would like considered in our analysis that cannot be confirmed through your tax returns. **Attach proof of income.**

Description	Annual Amount

**Contingent Liabilities** List percentage of liability you may have to pay if others do not perform as expected & then describe liability.

Endorser Co-maker Guarantor Legal Claim Other	%	Description	Contingent Balance

**Schedule 1 Cash in other Financial Institutions**

Type of Acct	Financial Institution	Ownership By	Balance
Total Cash in other Financial Institutions			

**Schedule 2 Publicly Traded Stocks, Bonds etc:**

Ownership By	Describe Security, Brokerage House etc	Market Value
Total Publicly Traded Stocks, Bonds etc.		

**Schedule 3 Pension, Retirement, IRA:**

Ownership By	Describe Security, Brokerage House etc	Market Value
Total Pension, Retirement, IRA		

**Schedule 4 Personal Notes and Contracts Receivable (owed to you)**

	Loan 1	Loan 2
	Name of borrower	
Years left on contract		
Interest rate		
Payment interval		
Payment amount		
Loan Balance		
Total Personal Notes & Contracts Receivable		

**Schedule 5 Real Estate:**

	Property 1	Property 2	Property 3	Property 4	Property 5	
Type of property						
Ownership By						
Description, location, acreage						
Year purchase						
Original Cost						Grand Total Market Value
<b>Present Market Value</b>						
Annual Gross Rental Income						
Financial institution						
Years left on loan						
Interest rate						
Payment interval						
Payment amount						Grand Total Loan Balance
<b>Loan Balance</b>						

Schedule 6 Ownership in Closely Held Companies			
Company Name	State	Percent you own	Stated Value net of liabilities
Total Closely Held Companies			

Schedule 7 Automobiles				
Year	Manufacturer / Model	Pmt Amt	Loan Balance	Market Value
Total Automobiles				

Schedule 8 Personal Property	
Description	Value
Total Personal Property	

Schedule 9 Notes Payable to Others			
Name or Financial Institution	Purpose	Payment	Loan Balance
Total Notes Payable to Others			

Schedule 10 Installment Contracts Payable (owed to others)			
Financial Institution	Purpose	Payment	Loan Balance
Total Installment Contracts Payable			

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So long as I/we owe any sums to the Whitefish Credit Union (WCU), I/we agree to give the WCU prompt written notice of any material change in my/our financial condition. The WCU 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. I/we are aware that any knowing or willing false statements regarding property values listed therein for purposes of influencing the actions of the WCU can be a violation of federal law 18 U.S.C. sec. 1014 and may result in a fine or imprisonment or both. The WCU is not obligated to make any loan even if you meet the normal standards the WCU considers in determining whether to approve or deny an application.

X  
Borrower's signature \_\_\_\_\_

\_\_\_\_\_  
Date

X  
Co-Borrower's signature \_\_\_\_\_

\_\_\_\_\_  
Date