

# Personal Financial Statement

North Star Credit Union  
PO Box 1058  
Cook, MN 55723

Contact your representative at the credit union if you have any questions regarding the completion of this form.

You may apply for a credit extension or financial accommodation individually or jointly with a co-applicant. This statement and any applicable supporting schedules may be completed jointly by both married and unmarried co-applicants if their assets and liabilities are sufficiently joined so that the statement can be meaningfully and fairly presented on a combined basis; otherwise separate statements and schedules are required.

<input type="checkbox"/> Secured	<input type="checkbox"/> Individual Credit – relying solely on my income or assets
<input type="checkbox"/> Unsecured	<input type="checkbox"/> Individual Credit – relying on my income or assets as well as income or assets from other sources
	<input type="checkbox"/> Joint Credit (This is an application for joint credit with another person. We intend to apply for joint credit.
_____	_____
Applicant	Co-Applicant

## APPLICANT

Name: \_\_\_\_\_ Social Security # \_\_\_\_\_

Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Email Address: \_\_\_\_\_

Present Employer: \_\_\_\_\_ Position: \_\_\_\_\_

Address: \_\_\_\_\_

## CO-APPLICANT

Name: \_\_\_\_\_ Social Security # \_\_\_\_\_

Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Email Address: \_\_\_\_\_

Present Employer: \_\_\_\_\_ Position: \_\_\_\_\_

Address: \_\_\_\_\_

Date of Valuation: \_\_\_\_\_

- Round all amounts to the nearest \$100
- Attach separate sheet if you need more space to complete detail schedule

Assets	Amount	Liabilities	Amount
Cash in this Bank		Notes Payable Banks (Schedule 7)	
Cash in other Banks (Detail)		Notes Payable Others (Schedule 7)	
		Installment Contracts Payable (Schedule 7)	
		Due Dept. Stores, Credit Cards & Others	
Due from Friends, Relatives & Others ( Schedule 1)		Income Taxes Payable	
Mortgage & Contracts for Deed Owned (Schedule 2)		Other Taxes Payable (Real Estate)	
Securities Owned (Schedule 3)			
Cash Surrender Value of Life Insurance (Schedule 4)		Loans on Life Insurance	
Homestead (Schedule 5)			
Other Real Estate Owned (Schedule 5)		Mortgage on Homestead (Schedule 6)	
Automobiles		Mortgage on Other Real Estate Owned (Schedule 6)	
Personal Property		Other Liabilities (Detail)	
Other Assets (Detail)			
		TOTAL LIABILITIES	
		Net Worth (Total Assets less Total Liabilities)	
Total			Total

Annual Income	Applicant	Co-applicant	Contingent Liabilities	
Salary			As Endorser	
Commissions			As Guarantor	
Dividends			Lawsuits	
Interest SEE INCOME			For Taxes	
Rentals			Other (Detail)	
Alimony, child support or maintenance (you need not show this unless you wish us to consider it.)				
Other			<input type="checkbox"/> Check here if "None"	
Total Income			Total Contingent Liabilities	

**Schedule 1 - Due from Friends, Relatives & Others**

Name of Debtor	Owed To	Collateral	How Payable	Maturity Date	Unpaid Balance
			\$ per		
			\$ per		
			\$ per		
Total					

**Schedule 2 – Mortgage and Contracts for Deed Owned**

Name of Debtor	Type of Property	Owed To	How Payable	Unpaid Balance
			\$ per	
			\$ per	
			\$ per	
			\$ per	
Total				



	<u>Applicant</u>		<u>Co-Applicant</u>	
Have you ever gone through a bankruptcy or had a judgement against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Are any assets pledged or debts secured except as shown?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you made a will?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Number of Dependents (If none, check "None")	_____	<input type="checkbox"/> None	_____	<input type="checkbox"/> None
Marital Status (answer only if this financial statement is provided in connection with a request for secured credit or applicant is seeking a joint account with spouse.)	<input type="checkbox"/> Married		<input type="checkbox"/> Married	
	<input type="checkbox"/> Separated		<input type="checkbox"/> Separated	
	<input type="checkbox"/> Unmarried		<input type="checkbox"/> Unmarried	
	(Unmarried includes single, divorced and widowed)			

The forgoing statement, submitted for the purpose of obtaining credit, is true and correct in every detail and fairly shows my/our financial condition at the time indicated. I/we will give you prompt written notice of any subsequent substantial change in such financial condition occurring before discharge of my/our obligations to you. I/we understand that you will retain this personal financial statement whether or not you approve the credit in connection with which it is submitted. You are authorized to check my/our credit and employment history or any other information contained herein.

The undersigned certify that the information contained on this form  
Has been carefully reviewed and that it is true and correct in all respects.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Your signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant (if you are requesting the financial accommodation jointly)