



# Pioneer Bank & Trust

Local.

## Personal Financial Statement

You may apply for an extension of credit extension 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 are required. If you are applying for an unsecured separate loan you do not need to complete any information concerning a joint applicant or other person unless you wish the joint applicant's or other person's income to be relied upon as a basis for repayment. For the purpose of obtaining credit from time to time with the bank, the following statement and information are furnished as complete, true, and accurate statement of the financial condition of the undersigned

on \_\_\_\_\_, 20\_\_\_\_\_

**If you intend to apply for joint credit, please initial here** \_\_\_\_\_

Name: _____		
Social Security: _____	Date of Birth: _____	
Mailing Address, City, State, Zip Code: _____		
Physical Address, City, State, Zip Code: _____		
How long at Present Address? _____	<input type="checkbox"/> Own	<input type="checkbox"/> Rent \$ _____
Previous Address: (if less than 5 years at present address) _____		
Phone: Home: _____	Cell: _____	Work: _____
Email: _____		Mother's Maiden Name: _____
Employer: _____	How Long: _____	Position: _____
Address, City, State, Zip _____		
Marital Status	<input type="checkbox"/> Unmarried (single, divorced, widowed)	<input type="checkbox"/> Married <input type="checkbox"/> Separated

### CO-APPLICANT

Name: _____		
Social Security: _____	Date of Birth: _____	
Mailing Address, City, State, Zip Code: _____		
Physical Address, City, State, Zip Code: _____		
How long at Present Address? _____	<input type="checkbox"/> Own	<input type="checkbox"/> Rent \$ _____
Previous Address: (if less than 5 years at present address) _____		
Phone: Home: _____	Cell: _____	Work: _____
Email: _____		Mother's Maiden Name: _____
Employer: _____	How Long: _____	Position: _____
Address, City, State, Zip _____		
Marital Status	<input type="checkbox"/> Unmarried (single, divorced, widowed)	<input type="checkbox"/> Married <input type="checkbox"/> Separated

### IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:

To help the government fight 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 FOR YOU:** When you open an account, we will ask you 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.

Annual Income

	APPLICANT	CO APPLICANT
Salary	\$	\$
Distribution from S-Corp/Partnership	\$	\$
Commissions	\$	\$
Dividends	\$	\$
Interest	\$	\$
Rental Income	\$	\$
Income from Alimony, Child Support, or Maintenance (you need not show this unless you wish to consider it)	\$	\$
Other (Detail)		
	\$	\$
TOTAL INCOME	\$	\$

Complete the following Schedules as applicable.

SCHEDULE 1 – Money Owed to You by Others/Accounts Receivable

NAME OF DEBTOR	COLLATERAL	HOW PAYABLE	MATURITY DATE	UNPAID BALANCE
		Per		\$
		Per		\$
		Per		\$
		Per		\$
		Per		\$
		Per		\$
TOTAL				\$

SCHEDULE 2 – Securities & Retirement Accounts

DESCRIPTION	WHERE HELD	LISTED OR UNLISTED	ACCOUNT BALANCE/ MARKET VALUE
			\$
			\$
			\$
			\$
			\$
			\$
TOTAL			\$

SCHEDULE 3 – Life Insurance

INSURED	INSURANCE COMPANY	BENEFICIARY	FACE VALUE	CASH VALUE	LOANS
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
TOTAL				\$	\$

SCHEDULE 4 – Real Estate Owned

ADDRESS AND TYPE OF PROPERTY	TITLE IN NAME(S)	MONTHLY INCOME	COST YEAR AQUIRED	AMOUNT OF INSURANCE	MARKET VALUE
		\$	\$		\$
			Year		
		\$	\$		\$
			Year		
		\$	\$		\$
			Year		
		\$	\$		\$
			Year		
		\$	\$		\$
			Year		
		\$	\$		\$
			Year		
TOTAL					\$

SCHEDULE 5 – Vehicles & Equipment Owned

DESCRIPTION	OWNER(S)	LIENHOLDER	COST	MARKET VALUE
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
TOTAL				\$

SCHEDULE 6 – Cash, CDs and Bank Accounts

DESCRIPTION	FINANCIAL INSTITUTION	OWNER(S)	MARKET VALUE
		<input type="checkbox"/> Individual <input type="checkbox"/> Joint	\$
		<input type="checkbox"/> Individual <input type="checkbox"/> Joint	\$
		<input type="checkbox"/> Individual <input type="checkbox"/> Joint	\$
		<input type="checkbox"/> Individual <input type="checkbox"/> Joint	\$
		<input type="checkbox"/> Individual <input type="checkbox"/> Joint	\$
		<input type="checkbox"/> Individual <input type="checkbox"/> Joint	\$
		<input type="checkbox"/> Individual <input type="checkbox"/> Joint	\$
		<input type="checkbox"/> Individual <input type="checkbox"/> Joint	\$
TOTAL			\$

SCHEDULE 7 – Personal Property and Other Assets

DESCRIPTION	MARKET VALUE
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
TOTAL	\$

SCHEDULE 8 – Mortgages or Liens on Real Estate

TO WHOM PAYABLE	HOW PAYABLE	MATURITY DATE	INTEREST RATE	UNPAID BALANCE
	\$ Per			\$
	\$ Per			\$
	\$ Per			\$
	\$ Per			\$
	\$ Per			\$
	\$ Per			\$
TOTAL				\$

SCHEDULE 9 – Installment Contracts Payable

CREDITOR NAME	COLLATERAL	INTEREST RATE	PAYMENT TERMS	UNPAID BALANCE
			\$ Per	\$
			\$ Per	\$
			\$ Per	\$
			\$ Per	\$
			\$ Per	\$
			\$ Per	\$
TOTAL				\$

SCHEDULE 10 – Revolving Loans (Credit Cards, Lines of Credit, etc.)

CREDITOR NAME	COLLATERAL	INTEREST RATE	PAYMENT TERMS	UNPAID BALANCE
			\$ Per	\$
			\$ Per	\$
			\$ Per	\$
			\$ Per	\$
			\$ Per	\$
			\$ Per	\$
TOTAL				\$

SCHEDULE 11 – Income and Other Taxes Payable

TAXING ENTITY	UNPAID BALANCE
	\$
	\$
	\$
	\$
	\$
	\$
TOTAL	\$

SCHEDULE 12 – Other Liabilities

CREDITOR NAME	COLLATERAL	INTEREST RATE	PAYMENT TERMS	UNPAID BALANCE
			\$ Per	\$
			\$ Per	\$
			\$ Per	\$
			\$ Per	\$
			\$ Per	\$
			\$ Per	\$
TOTAL				\$

## ASSETS & LIABILITIES (From Schedules Above)

CURRENT ASSETS	AMOUNT	CURRENT LIABILITIES	AMOUNT
Money Owed to You by Others (SCHEDULE 1)	\$	Mortgages or Liens on Real Estate (SCHEDULE 8)	\$
Securities & Retirement Accounts (SCHEDULE 2)	\$	Installment Contracts Payable (SCHEDULE 9)	\$
Cash Value of Life Insurance (SCHEDULE 3)	\$	Revolving Loan Balances (SCHEDULE 10)	\$
Real Estate Owned (SCHEDULE 4)	\$	Loans on Life Insurance (SCHEDULE 3)	\$
Vehicles & Equipment (SCHEDULE 5)	\$	Income and Other Taxes Payable (SCHEDULE 11)	\$
Cash, CDs and Bank Accounts (SCHEDULE 6)	\$	Other Liabilities (SCHEDULE 12)	\$
Personal Property and Other Assets (SCHEDULE 7)	\$	<b>TOTAL LIABILITIES</b>	\$
		<b>NET WORTH (Total Assets less Total Liabilities)</b>	\$
<b>TOTAL ASSETS</b>	\$	<b>TOTAL LIABILITIES AND NET WORTH</b>	\$

## DECLARATIONS

	APPLICANT	CO APPLICANT	
Have you ever gone through bankruptcy?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	If yes, when?
Have you ever had a judgment against you?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	If yes, explain:
Are any assets pledged or debts secured except as shown?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	If yes, what?
Have you made a will?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	
Do you have an estate plan?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	
Are there any suits or legal actions pending against you?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	If yes, explain:
Are any of your tax obligations past due?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	If yes, explain:
Number of dependents: (not including yourself or co-applicant)			

The undersigned certify that the information provided by this statement is true and correct in all respects. So long as the undersigned owe any sums to the Bank, the undersigned agree to give the Bank prompt written notice of any material change in the undersigned's financial condition. The Bank is authorized to retain this personal financial statement whether or not credit is approved and is further authorized to verify the undersigned's credit and employment history or any other information contained herein.

\_\_\_\_\_

\_\_\_\_\_  
Date

\_\_\_\_\_

(if you are requesting the financial accommodation jointly)

\_\_\_\_\_  
Date

**Loans Secured by 1-4 Family Residential Dwellings – ATTACH: APPRAISAL COPY/ROV DISCLOSURE**