



# Pioneer Bank & Trust

Local.

## Ag 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?  Own  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:  Unmarried  Married  Separated (Unmarried includes single, divorced, widowed)

### 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?  Own  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:  Unmarried  Married  Separated (Unmarried includes single, divorced, widowed)

**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.

# ASSETS & LIABILITIES

CURRENT ASSETS	AMOUNT	CURRENT LIABILITIES	AMOUNT
Cash/Checking/Savings/CDs (SCHEDULE 1)	\$	Lease Payments Due Within 12 months (SCHEDULE 12)	\$
Securities Owned (SCHEDULE 2)	\$	Short Term Notes and Lines of Credit (SCHEDULE 13)	\$
Life Insurance (SCHEDULE 3)	\$	Accounts Payable (SCHEDULE 15)	\$
Notes and Accounts Receivable Due Within 12 Months (SCHEDULE 4)	\$	Credit Cards (SCHEDULE 16)	\$
Livestock Held for Sale (SCHEDULE 5)	\$	Taxes (Real Estate; Income Tax, Estimated Federal Income Tax)	\$
Crops or Feed on Hand (SCHEDULE 6)	\$	Other Current Liabilities (Describe)	
Prepaid Expenses and Supplies (SCHEDULE 7)	\$		\$
Other Current Assets (Describe)			\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
<b>TOTAL CURRENT ASSETS</b>	\$	<b>TOTAL CURRENT LIABILITIES</b>	\$

INTERMEDIATE ASSETS	AMOUNT	INTERMEDIATE LIABILITIES	AMOUNT
Machinery & Equipment (SCHEDULE 8)	\$	Installment Loans and Leases (SCHEDULE 14)	\$
Titled Vehicles (SCHEDULE 9)	\$	Other Intermediate Liabilities (Describe)	
Livestock Held for Breeding or Production (SCHEDULE 10)	\$		\$
Other Intermediate Assets (Describe)			\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
<b>TOTAL INTERMEDIATE ASSETS</b>	\$	<b>TOTAL INTERMEDIATE LIABILITIES</b>	\$

LONG-TERM OR FIXED ASSETS	AMOUNT	LONG-TERM OR FIXED LIABILITIES	AMOUNT
Retirement Plans (IRA 401k, etc.) (SCHEDULE 11)	\$	Mortgage on Real Estate (SCHEDULE 12)	\$
Real Estate (SCHEDULE 12)	\$	Other Long-term Liabilities (Describe)	
Personal Property	\$		\$
Other Long-term Assets (Describe)			\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
<b>TOTAL LONG-TERM ASSETS</b>	\$	<b>TOTAL LONG-TERM LIABILITIES</b>	\$

<b>TOTAL ASSETS</b>	\$	<b>TOTAL LIABILITIES</b>	\$
		<b>NET WORTH</b> (total assets less total liabilities)	\$

## SCHEDULE 1 – Cash, Checking, Savings, CDs

NAME OF FINANCIAL INSTITUTION	TYPE OF ACCOUNT	NAME(S) ON ACCOUNT	ACCOUNT BALANCE
			\$
			\$
			\$
			\$
			\$
			\$
<b>TOTAL</b>			\$

## SCHEDULE 2 – Securities Owned

DESCRIPTION	NAME(S) ON ACCOUNT	LISTED OR UNLISTED	CURRENT MARKET VALUE
			\$
			\$
			\$
			\$
			\$
			\$
<b>TOTAL</b>			\$

## SCHEDULE 3 – Life Insurance

INSURED	INSURANCE COMPANY	BENEFICIARY	FACE VALUE	CASH VALUE
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
<b>TOTAL</b>				\$

## SCHEDULE 4 – Notes and Accounts Receivable

NAME OF DEBTOR	COLLATERAL	REPAYMENT TERMS	MATURITY DATE	INTEREST RATE	BALANCE
		\$ per		%	\$
		\$ per		%	\$
		\$ per		%	\$
		\$ per		%	\$
		\$ per		%	\$
		\$ per		%	\$
<b>TOTAL</b>					\$

### SCHEDULE 5 – Livestock Held for Sale

NO. HEAD	DESCRIPTION	AVERAGE WEIGHT	VALUE PER HEAD	TOTAL VALUE
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
<b>TOTAL</b>				\$

### SCHEDULE 6 – Crops or Feed on Hand

CROP OR FEED	AMOUNT ON HAND (BU. OR TONS)	MARKET VALUE
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
<b>TOTAL</b>		\$

### SCHEDULE 7 – Prepaid Expenses and Supplies

Prepaid Expenses and Supplies	AMOUNT
	\$
	\$
	\$
	\$
	\$
	\$
<b>TOTAL</b>	\$

## SCHEDULE 8 – Machinery and Equipment

MACHINERY AND EQUIPMENT					
QTY	YEAR	DESCRIPTION (MAKE AND MODEL)	SERIAL NO., VIN, OR ID	LOAN	MARKET VALUE
				<input type="radio"/> Yes <input type="radio"/> No	\$
				<input type="radio"/> Yes <input type="radio"/> No	\$
				<input type="radio"/> Yes <input type="radio"/> No	\$
				<input type="radio"/> Yes <input type="radio"/> No	\$
				<input type="radio"/> Yes <input type="radio"/> No	\$
				<input type="radio"/> Yes <input type="radio"/> No	\$
				<input type="radio"/> Yes <input type="radio"/> No	\$
				<input type="radio"/> Yes <input type="radio"/> No	\$
				<input type="radio"/> Yes <input type="radio"/> No	\$
				<input type="radio"/> Yes <input type="radio"/> No	\$
				<input type="radio"/> Yes <input type="radio"/> No	\$
				<input type="radio"/> Yes <input type="radio"/> No	\$
				<input type="radio"/> Yes <input type="radio"/> No	\$
				<input type="radio"/> Yes <input type="radio"/> No	\$
				<input type="radio"/> Yes <input type="radio"/> No	\$
				<input type="radio"/> Yes <input type="radio"/> No	\$
				<input type="radio"/> Yes <input type="radio"/> No	\$
				<input type="radio"/> Yes <input type="radio"/> No	\$
				<input type="radio"/> Yes <input type="radio"/> No	\$
				<input type="radio"/> Yes <input type="radio"/> No	\$
<b>TOTAL</b>					\$

## SCHEDULE 9- Titled Vehicles

YEAR	DESCRIPTION (MAKE AND MODEL)	SERIAL NO., VIN, OR ID	LOAN	MARKET VALUE
			<input type="radio"/> Yes <input type="radio"/> No	\$
			<input type="radio"/> Yes <input type="radio"/> No	\$
			<input type="radio"/> Yes <input type="radio"/> No	\$
			<input type="radio"/> Yes <input type="radio"/> No	\$
			<input type="radio"/> Yes <input type="radio"/> No	\$
			<input type="radio"/> Yes <input type="radio"/> No	\$
			<input type="radio"/> Yes <input type="radio"/> No	\$
			<input type="radio"/> Yes <input type="radio"/> No	\$
			<input type="radio"/> Yes <input type="radio"/> No	\$
			<input type="radio"/> Yes <input type="radio"/> No	\$
			<input type="radio"/> Yes <input type="radio"/> No	\$
			<input type="radio"/> Yes <input type="radio"/> No	\$
			<input type="radio"/> Yes <input type="radio"/> No	\$
<b>TOTAL</b>				\$

## SCHEDULE 10 – Livestock Held for Breeding or Production

NO. HEAD	DESCRIPTION	AVERAGE WEIGHT	VALUE PER HEAD	TOTAL VALUE
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
<b>TOTAL</b>				\$

## SCHEDULE 11 – Retirement Accounts

NAME OF FINANCIAL INSTITUTION	TYPE OF ACCOUNT	NAME(S) ON ACCOUNT	ACCOUNT BALANCE
			\$
			\$
			\$
			\$
			\$
			\$
<b>TOTAL</b>			\$

## SCHEDULE 12 – Real Estate (Homestead, Farm, and Other)

ACRES	ADDRESS/DESCRIPTION	PURCHASE		MARKET VALUE	MORTGAGE HOLDER	PAYMENT	MATURITY DATE	TOTAL LOAN BALANCE
		YEAR	PRICE					
			\$	\$		\$ per		\$
			\$	\$		\$ per		\$
			\$	\$		\$ per		\$
			\$	\$		\$ per		\$
			\$	\$		\$ per		\$
			\$	\$		\$ per		\$
<b>TOTAL</b>				\$			<b>TOTAL</b>	\$

### LEASED REAL ESTATE

ACRES	ADDRESS/DESCRIPTION	FROM WHOM	PAYMENT	LEASE TERM	LEASE TOTAL
			\$ per		\$
			\$ per		\$
			\$ per		\$
			\$ per		\$
<b>TOTAL</b>					\$

**SCHEDULE 13 – Short Term Notes and Lines of Credit**

TO WHOM PAYABLE	INTEREST RATE	REPAYMENT TERMS	MATURITY DATE	COLLATERAL OR UNSECURED	LOAN BALANCE
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
<b>TOTAL</b>					\$

**SCHEDULE 14 – Installment Loans & Leases**

TO WHOM PAYABLE	INTEREST RATE	REPAYMENT TERMS	MATURITY DATE	COLLATERAL OR UNSECURED	LOAN BALANCE
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
	%	\$ per			\$
<b>TOTAL</b>					\$

**SCHEDULE 15 – Accounts Payable**

ACCOUNT PAYABLE	AMOUNT
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
<b>TOTAL</b>	\$

## Schedule 16 – Credit Cards

Credit Card	Current Balance
	\$
	\$
	\$
	\$
	\$
	\$
<b>TOTAL</b>	\$

	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)			
Insurance on Crops – Type:			Percent of Coverage:

The undersigned certify that the information provided by this statement is true and correct in all respects. So long as the undersigned owe any sum 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.

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
*(if you are requesting the financial accommodation jointly)*

### Loans Secured by 1-4 Family Residential Dwellings - NOTICE OF RIGHT TO COPY OF APPRAISAL

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.