



# 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?  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: \_\_\_\_\_

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.



### SCHEDULE 1 – Money Owed to You by Others

NAME OF DEBTOR	OWED TO	COLLATERAL	HOW PAYABLE	MATURITY DATE	UNPAID BALANCE
			Per		\$
			Per		\$
			Per		\$
<b>TOTAL</b>					\$

### SCHEDULE 2 – Securities & Retirement Accounts

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

### SCHEDULE 3 – Life Insurance

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

### SCHEDULE 4 – Real Estate Owned

ADDRESS AND TYPE OF PROPERTY	TITLE IN NAME(S)	MONTHLY INCOME	COST YEAR ACQUIRED	AMOUNT OF INSURANCE	MARKET VALUE
		\$	\$ Year		\$
		\$	\$ Year		\$
		\$	\$ Year		\$
		\$	\$ Year		\$
		\$	\$ Year		\$
		\$	\$ Year		\$
<b>TOTAL</b>					\$

## SCHEDULE 5 – Vehicles & Equipment

DESCRIPTION	OWNER(S)	LIENHOLDER	COST	MARKET VALUE
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			<b>TOTAL</b>	\$

## SCHEDULE 6 – Mortgages or Liens on Real Estate

TO WHOM PAYABLE	HOW PAYABLE	MATURITY DATE	INTEREST RATE	UNPAID BALANCE
	\$ Per			\$
	\$ Per			\$
	\$ Per			\$
	\$ Per			\$
	\$ Per			\$
				<b>TOTAL</b> \$

## SCHEDULE 7 – Installment Loans

CREDITOR NAME	LOAN NUMBER	COLLATERAL	INTEREST RATE	PAYMENT TERMS	UNPAID BALANCE
				\$ Per	\$
				\$ Per	\$
				\$ Per	\$
				\$ Per	\$
				\$ Per	\$
					<b>TOTAL</b> \$

## SCHEDULE 8 – Revolving Loans (Credit Cards, Lines of Credit, ect.)

CREDITOR NAME	LOAN NUMBER	COLLATERAL	INTEREST RATE	PAYMENT TERMS	UNPAID BALANCE
				\$ Per	\$
				\$ Per	\$
				\$ Per	\$
				\$ Per	\$
				\$ Per	\$
					<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)			

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 - 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.