

PERSONAL FINANCIAL STATEMENT

CU Member Business, Inc. and _____, Lender

PERSONAL FINANCIAL STATEMENT

TO: CU Member Business, Inc., 500 Main Street, Ste. 130, New Brighton, MN 55112
 Phone: 651-631-3111 Fax: 651-746-6401

IMPORTANT: Read these directions before completing.

This statement and any applicable supporting schedules may be used to apply for an extension of credit individually or jointly with co-applicants. If the co-applicant's assets and liabilities cannot be meaningfully and fairly presented on a combined basis, separate statements and schedules should be completed for each co-applicant.
 Check appropriate box:

- If you are applying for an individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections 1, 3, 4 and all Schedules.
- We intend to apply for joint credit:
 Applicant Signature: _____ Co-Applicant Signature: _____
 If you are applying for a joint account or an account that you and another person will use, complete all Sections and Schedules providing information in Section 2 about the joint applicant.
- If you are applying for an individual account, but are relying on income from alimony, child support or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections and Schedules to the extent possible, providing information in Section 2 about the person whose alimony, support, or maintenance payments or income or assets you are relying.

All amounts should be rounded to the nearest \$100.

SECTION 1	SECTION 2
Applicant information (type or print)	Co-Applicant information (type or print)
Name:	Name:
Date of birth:	Date of birth:
Driver's license number:	Driver's license number:
Social Security Number:	Social Security Number:
Address:	Address:
City, State, ZIP	City, State, ZIP
Home phone:	Home phone:
Marital status*: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated	Marital status*: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated
Employer:	Employer:
Position/occupation: _____ Since: _____	Position/occupation: _____ Since: _____
Address:	Address:
City, State, ZIP	City, State, ZIP
Work phone:	Work phone:
Work fax: _____ Email Address: _____	Work fax: _____ Email Address: _____

SECTION 3			
Annual Income	Applicant	Co-Applicant	
Wages/Salary			Are you a partner or officer in any other venture? YES NO YES NO
Bonuses/Commissions			<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Dividends/Interest			Have you ever declared bankruptcy? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Net rental income			Are you a defendant in any legal actions or suits? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Alimony, child support or other maintenance payments <i>(you need not reveal if you do not choose to have it considered)</i>			Do you have past due obligations, tax liens or judgments outstanding against you? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Other (list)			Are you obligated to make any other payments (alimony, child support, maintenance payments, rent) or a guarantor or co-maker that are not listed elsewhere on this statement? <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Total			<i>If you answered YES to any of the above questions, attach detailed explanations for each.</i>

SECTION 4 (complete all schedules below this section)

Statement of financial condition as of: _____, 20_____.

Assets	In dollars	Liabilities and Net Worth	In dollars
Cash on hand and money on deposit (Schedule A)		Notes Payable Banks and others (Schedule E)	
Listed securities, stocks, bonds (Schedule B or attach copies of statements)		Life Insurance Loans	
Cash Value Life Insurance		Credit Card Debt (details)	
Pension/401(k)/IRA			
Unlisted Securities (details)			
		Unpaid Taxes (details)	
Accounts and Notes Receivable (Schedule C)			
Real Estate Owned (Schedule D)			
Automobiles (details)		Real Estate Mortgages/Liens (Schedule F)	
		Other Debts (details)	
Other Personal Property			
Other Assets (details)			
		Total Liabilities	
		Assets less Liabilities = Net Worth	
		Total Liabilities and Net Worth	
Total Assets		Contingent Liabilities (Schedule G)	

SECTION E — Notes payable banks and others						
Name of Lender	In name of:	Amount	Balance	Payment	Maturity	Security
Totals						

SCHEDULE F — Real estate mortgages/liens (attach additional sheets with this detail if necessary)						
Address	Lender	Original Amount	Balance	Payment	Maturity	Lien position
Totals						

SCHEDULE G — Contingent Liabilities (attach additional sheets with this detail if necessary)						
Borrowing Entity	Lender	Original Amount	Balance	Payment	Maturity	Lien position
Totals						

I/We certify that this financial statement is true and complete. I/We authorize the designated financial institution ("Lender") and CU Member Business, Inc. ("CUMBI") as its appointed agent to verify this information and to obtain additional information concerning my/our financial condition including, without limitation, consumer credit reports, although Lender and CUMBI may rely on this financial statement without any further verification. I/We authorize CUMBI to furnish such information and any other credit experiences with me/us to others and to answer any questions about my/our credit experience and other financial relationships. I/We, so long as I/We owe any sums or guaranty any obligations to Lender and CUMBI, agree to notify CUMBI, in writing, of any change that materially affects the accuracy of this statement and agree to provide CUMBI with an updated personal financial statement when requested. I/We understand that CUMBI will retain this statement whether or not CUMBI grants the requested credit.

It may be a federal crime punishable by a fine and/or imprisonment to knowingly make false statements concerning any of the above information to a financial institution, under provisions of Title 18, United States Code, Section 1014.

Signature of Applicant _____

Date _____

Signature of Co-Applicant _____

Date _____

For Married Wisconsin Residents: I understand CUMBI may be required by law to give notice of any credit transactions to my spouse. The credit applied for, if granted, will be incurred in the interest of my marriage or family.

Signature of Applicant _____

Date _____