

PERSONAL FINANCIAL STATEMENT

TO: PROFED FEDERAL CREDIT UNION

INFORMATION AS OF: _____

Applicant/Guarantor: _____

Social Security #: _____

Address: _____

Birth Date: _____ **Acct #:** _____

Phone: _____

E-mail: _____

Employer / Position: _____

Employer Address: _____

If statement is being tendered to the Credit Union to extend credit for a joint purpose, both parties please initial here: _____

Co-Applicant/Guarantor: _____

Social Security #: _____

Address: _____

Birth Date: _____ **Acct #:** _____

Phone: _____

E-mail: _____

Employer / Position: _____

Employer Address: _____

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex or marital status, or age (provided the applicant has the capacity to contract in accordance with the applicable State Law); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the National Credit Union Administration, Office of Consumer Protection (OCP), Division of Consumer Compliance and Outreach (DCCO), 1775 Duke Street, Alexandria, VA 22314.

Personal Assets (\$)	Personal Liabilities (\$)
Cash On Hand & On Deposit _____	Revolving Credit Accounts (Sch 8) _____
IRA & Other Retirement Accounts _____	Installment & Other Personal Debts (Sch 9) _____
Other Investment Accounts (Sch 3) _____	Mortgages on Personal Real Estate (Sch 5) _____
Whole Life Ins – Surrender Value (Sch 4) _____	Loans On Whole Life Insurance _____
Accounts & Notes Receivable _____	
Automobiles (Current Value) _____	Total Personal Liabilities \$ _____
Personal Real Estate - (Sch 5) _____	
Other Assets & Personal Property (Sch 6) _____	Net Worth (Assets minus Liabilities) \$ _____
Personal Interest in Business (Sch 7) _____	
Total Personal Assets \$ _____	Total Personal Liabilities & Net Worth \$ _____

Schedule 1 - Personal Income (\$)	Schedule 2 - Contingent Liabilities (\$)
Wages _____	As Guarantor or Co-Maker _____
Dividends & Interest _____	Legal Claims & Judgments _____
Net Real Estate Income _____	Federal Taxes Due or Delinquent _____
Net Business Income _____	State Taxes Due or Delinquent _____
Other Income (Describe below) _____	Other Special Debt (Describe below) _____

*Alimony or child support payments need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Schedule 3 – Other Investment Accounts (Attach additional sheets or statement if necessary)				
Shares (#)	Issuer (Class)	Owner(s)	Assignee(s)	Market Value (\$)

Schedule 4 – Life Insurance (Attach additional sheets or statement if necessary)						
Insurer	Owner(s)	Term	Whole	Beneficiary(s)	Face Value (\$)	Surrender Value (\$)

Schedule 5 - Personal Real Estate (Attach additional sheets or statement if necessary)							
Property Address	Owner(s)	Acquired	Cost (\$)	Value (\$)	Mortgage Holder	Mtg Bal (\$)	Payment(\$)

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Schedule 6 - Other Assets & Personal Property (Provide description, value, collateral holder)

Schedule 7 – Personal Equity in Business					
Business Name (% of Ownership)	Tax Status	Total Assets (\$)	Total Liabilities (\$)	Net Worth (\$)	Personal Interest (\$)

Schedule 8 – Revolving Credit Accounts – Home Equity Lines & Credit Cards (Attach additional sheets or statement if necessary)				
Creditor(s)	Credit Limit (\$)	Current Balance (\$)	Payment (\$)	Collateral

Schedule 9 – Installment & Other Debts (Attach additional sheets or statement if necessary)				
Creditor(s)	Original Balance (\$)	Current Balance (\$)	Payment (\$)	Collateral

Schedule 10 – Personal Disclosures		
Is either of the applicant(s) an owner partner or officer in any other venture? Explain	Yes	No
Is either of the applicant(s) obligated to pay alimony, child support or separate maintenance payments? Explain	Yes	No
Is either of the applicant(s) a defendant in any suits or legal actions? Explain	Yes	No
Has either of the applicant(s) been declared bankrupt? Explain	Yes	No
Are any assets pledged other than as described above? Explain	Yes	No
Are either applicant(s) a cosigner or guarantor on obligations not listed above? Explain	Yes	No

The foregoing has been carefully read by the undersigned and is made for the purpose of securing credit from time to time in whatever form. I / we hereby certify that the information provided is a true and correct exhibit of my / our financial condition and may be treated by you as a continuing statement thereof until replaced by a new statement or until I specifically notify you of change therein. In consideration of any such credit which you may advance to me, I agree that if at any time this statement shall prove incorrect, in your judgement, as a statement of my condition, or if at any time by reason of insolvency, application for receiver, or any act or omission on my part in your judgment such credit is prejudiced or impaired, all or any of my obligations to you, whether direct, indirect, contingent or fixed, shall immediately stand due and payable without demand upon notice to me, and any money or other property owned by me and in your possession or custody in whatever capacity may in your discretion be held and, without prior notice to me, sold and/or applied by you against any such obligations to you.

If adverse action is taken with respect to a credit application or loan such as refusal to grant a loan, termination of a loan, change in loan account terms that is unfavorable to the borrower or refusal to honor a requested increase in a loan amount, the applicant has a right to a statement of specific reasons for the adverse action within 30 days, if the statement is requested within 60 days of our notification to the applicant of the adverse action. The statement of specific reasons can be obtained from the Commercial Lending Department, ProFed Federal Credit Union, 1710 St. Joe River Drive, P.O. Box 5466, Fort Wayne, IN 46895-5466, Tele. No. 260-483-0514 ext. 14.

By signing, I / we expressly authorize ProFed Federal Credit Union to make credit inquiry of any or all creditors and credit reporting agencies.

X			Date: _____
	Primary Applicant Signature		
X			Date: _____
	Co-Applicant Signature (If Applicable)		