



INDIVIDUAL FINANCIAL STATEMENT

To: Minnesota Valley Federal Credit Union (Credit Union)

Member Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Address: \_\_\_\_\_ Zip Code: \_\_\_\_\_

CHECK AS APPLICABLE:

Applicant is applying for this loan:

- Individually, without a co-signer or guaranty of a person or other legal entity.
- Jointly, with the co-signature or guaranty of one or more persons or legal entities (including existing guarantors).

NAMES OF OTHER PERSON(S) OR LEGAL ENTITY(IES):

If applicant resides in a community property state, please complete the following concerning marital status:

Applicant is:  married  separated  unmarried (includes single, divorced and widowed)

Co-Applicant, if any, is:  married  separated  unmarried (includes single, divorced and widowed)

APPLICANT INFORMATION	Social Security No.		Driver's License Number		Visa or MasterCard No.		Home Phone			
	Occupation		Name of Employer			No. of Years	Salary \$ per	Business Phone		
	Amount of alimony, child support and separate maintenance payment income. NOTE: Alimony, child support or separate Maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. \$									
	Name and address of payer of any alimony, child support or separate maintenance payment income disclosed above as a source of repayment:									
	Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral agreement <input type="checkbox"/> Other:									
	Income (salary, social security, dividend, interest, etc.)									
	Source:							\$		per month
	Have you borrowed from any other branch of this credit union? Branch Name: _____ Date: _____									
	Number of Dependents: _____ Ages: _____									
	Have you established a trust? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, is it: <input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable Name(s) of Trustee(s): _____									
Have you made a will? <input type="checkbox"/> Yes <input type="checkbox"/> No Name of Personal Representative: _____										
Have you guaranteed or endorsed the notes and/or loans of any other person? <input type="checkbox"/> Yes <input type="checkbox"/> No Do you have any other contingent liabilities? <input type="checkbox"/> Yes <input type="checkbox"/> No										
Have any actions or suits been filed against you or are there any recorded judgments or decree entered against you or have you been adjudged bankrupt in the last 7 years or made any assignments for the benefit of creditors? <input type="checkbox"/> Yes <input type="checkbox"/> No										
If yes, please explain:										
Name of a Reference					Address/Phone Number					



## INDIVIDUAL FINANCIAL STATEMENT

CO-APPLICANT INFORMATION	Co-Applicant's Full Name:		Date of Birth:	Address:		
	Social Security No.		Driver's Licensee Number	Visa or MasterCard No.		Home Phone
	Occupation	Name of Employer		No. of Years	Salary \$ per	Business Phone
	Amount of alimony, child support and separate maintenance payment income. NOTE: Alimony, child support or separate Maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. \$					
	Name and address of payer of any alimony, child support or separate maintenance payment income disclosed above as a source of repayment:					
	Alimony, child support, or separate maintenance received under: <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral agreement <input type="checkbox"/> Other:					
	Income (salary, social security, dividend, interest, etc.)					
	Source:					\$ per month
	Have you borrowed from any other branch of this credit union? Branch Name: _____ Date: _____					
	Number of Dependents: _____ Ages: _____					
	Have you established a trust? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, is it: <input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable Name(s) of Trustee(s): _____					
	Have you made a will? <input type="checkbox"/> Yes <input type="checkbox"/> No Name of Personal Representative: _____					
	Have you guaranteed or endorsed the notes and/or loans of any other person? <input type="checkbox"/> Yes <input type="checkbox"/> No Do you have any other contingent liabilities? <input type="checkbox"/> Yes <input type="checkbox"/> No					
	Have any actions or suits been filed against you or are there any recorded judgments or decree entered against you or have you been adjudged bankrupt in the last 7 years or made any assignments for the benefit of creditors? <input type="checkbox"/> Yes <input type="checkbox"/> No					
	If yes, please explain:					
<b>Name of a Reference</b>			<b>Address/Phone Number</b>			



**INDIVIDUAL FINANCIAL STATEMENT**

PLEASE INDICATE OR PROVIDE AN EXPLANATION AS TO ANY ASSETS OWNED JOINTLY OR BY A TRUST OR LIABILITIES OWED TO OTHERS. ATTACH SCHEDULES AND EXPLANATORY NOTES IF NECESSARY.

STATEMENT OF FINANCIAL CONDITION OF \_\_\_\_\_ AS OF \_\_\_\_\_, 20\_\_

ASSETS		AMOUNT	LIABILITIES		AMOUNT
CASH	<b>SCHEDULE A</b> In this Credit Union		NOTES & LOANS (No Real Estate)	<b>SCHEDULE G</b> Notes Payable to Credit Unions	
	Other Credit Unions or Banks			Notes & Loans Payable to Others	
STOCKS & BONDS	<b>SCHEDULE B</b> Marketable Securities		INSURANCE LOANS	<b>SCHEDULE C</b>	
	Others				
TAX	Tax Refund Due		TAXES DUE	Taxes Payable	
INSURANCE	<b>SCHEDULE C</b> Cash Value		ACCOUNTS & BILLS PAYABLE	<b>SCHEDULE H</b> Credit Card Accounts	
	<b>SCHEDULE D</b> Accounts & Notes Receivable			Open & Revolving Accounts	
NOTES RECEIVABLE				Other	
REAL ESTATE	<b>SCHEDULE E</b> Residence(s)		REAL ESTATE NOTES & CONTRACTS PAYABLE	<b>SCHEDULE E</b> Residence(s)	
	Unimproved Land			Unimproved Land	
	Income Properties			Income Properties	
	Other Real Estate			Other Real Estate	
OTHER ASSETS	<b>SCHEDULE F</b> Other Assets & Personal Property		OTHER LIABILITIES	<b>SCHEDULE I</b> Other Liabilities	
<b>TOTAL ASSETS:</b>		\$	<b>TOTAL LIABILITIES</b>		\$
			<b>NET WORTH (DIFFERENCE BETWEEN TOTAL ASSETS &amp; TOTAL LIABILITIES)</b>		\$

**RE-CAP OF INCOME AND EXPENSES**

\* See notice below before completing Other Income.

ANNUAL INCOME FOR YEAR 20__		ANNUAL EXPENSES FOR YEAR 20__		CONTINGENT LIABILITIES	
Salary or Wages		Property Taxes & Assessments		As Endorser on Notes/Contracts	
Dividends and/or Interest		Federal & State Income Taxes		As Guarantor on Notes/Contracts	
Rentals (Gross Income)		Real Estate Loan Payments		For Taxes	
Business (Net Income)		Contract/Note Payments		Other Contingent Liabilities:	
Other Income (Describe)		Living Expenses (Estimated)			
		Other Expenses			
<b>TOTAL INCOME</b>	\$	<b>TOTAL EXPENSES</b>	\$	<b>TOTAL CONTINGENT LIAB.</b>	\$

\* Alimony, child support or separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

SCHEDULE A			CASH LOCATION AND STATUS OF CREDIT UNION AND OTHER ACCOUNTS						
Ckng	Sav.	CD's	Credit Union and Branch Where Carried	Balance	Interest Rate	CD Maturity Date	Is account pledged for a loan?	Balance of Loan	Maturity Date of Loan
<b>TOTAL</b>								<b>TOTAL</b>	



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SCHEDULE B		STOCKS AND BONDS (Includes Interests In Any Closely Held Business)					
Description	No. Shares	Registration Number	Source of Valuation	Date	Price Per Share	Total Value	Purchased on Margin or Pledged
TOTAL							

SCHEDULE C		LIFE INSURANCE				
Insured	Primary Beneficiary	Face Amount	Cash Value	Loans on Policy	Name of Insurance Company	Location of Office
TOTALS						

SCHEDULE D		ACCOUNTS AND NOTES RECEIVABLE					
Owner(s)	Due From	Address	Collateral	Maturity Date	How Payable?		Balance Due
					Amount	Per	
TOTAL						TOTAL	

**SCHEDULE E: REAL ESTATE IS ON THE PAGE 4 OF THIS FORM.**

SCHEDULE F		OTHER ASSETS AND PERSONAL PROPERTY							
Automobiles		Value	Rec. Vehicles & Boats		Value	Personal Property	Value	Subtotal For	Subtotal
Year	Make		Year	Make					
						Furniture		Subtotal – Automobiles	\$
						Jewelry		Subtotal – RV's and Boats	
						Equipment			\$
						Other:		Subtotal - Personal Property	
						Other:			\$
<b>Subtotal Automobiles</b>		\$	<b>Subtotal RV's/Boats</b>		\$	<b>Subtotal Pers. Prop.</b>	\$	<b>Total for Other Assets</b>	\$



## INDIVIDUAL FINANCIAL STATEMENT

SCHEDULE G		NOTES AND LOANS PAYABLE TO CREDIT UNIONS AND OTHERS					
Payable To	Address	Collateral	Person(s) Liable	Maturity Date	How Payable?		Balance Due
					Amount	Per	
TOTAL						TOTAL	

SCHEDULE H		ACCOUNTS AND BILLS PAYABLE (Including Credit Cards)				
Payable To	Account Number	Person(s) Liable	How Payable?		Balance Due	
			Amount	Per		
TOTAL				TOTAL		

SCHEDULE I		OTHER LIABILITIES			
Payable To	Collateral	Person(s) Liable	How Payable?		Balance Due
			Amount	Per	
TOTAL				TOTAL	



INDIVIDUAL FINANCIAL STATEMENT

SCHEDULE E		REAL ESTATE									
Parcel No.	Description	Location Address	Owner(s)	Date Acquired	Acquisition Cost	Mortgagee or Lien Holder	Annual Taxes	Monthly Income	Monthly Payment	Present Value	Balance Due
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											
<b>TOTALS</b>							\$	\$	\$	\$	\$



## INDIVIDUAL FINANCIAL STATEMENT

**SIGNATURES AND AFFIRMATION SECTION:**

<b>SIGNATURES</b>	<p>I (we) hereby affirm that the foregoing information contained in this financial statement is presented for the purpose of obtaining credit as of the date indicated and is true, complete and correct. I understand Credit Union is relying on this statement of my financial condition in making loan(s) to me. Credit Union or its designee is authorized to make any investigation of my credit or employment status either directly or through any agency employed by Credit Union for that purpose now and in the future. Credit Union may disclose to any other interested parties Credit Union's experience with this account. I agree to inform the Credit Union immediately of any matter which will cause any material change to my financial condition. I understand that Credit Union will retain this financial statement whether or not credit is granted.</p>
	<p>Applicant's Signature: _____ Date: _____</p>
	<p>Co-Applicant's Signature: _____ Date: _____</p>
	<p>Co-Applicant's Signature: _____ Date: _____</p>
	<p>Co-Applicant's Signature: _____ Date: _____</p>
	<p>Co-Applicant's Signature: _____ Date: _____</p>
	<p>Co-Applicant's Signature: _____ Date: _____</p>
<p><b>Consent (If you are relying on income from a person who is not an applicant above, please have that person complete this section so we can verify their credit.)</b></p> <p>I authorize Credit Union to make any investigation of my credit either directly or through any agency employed by Credit Union for that purpose in connection with credit application now and in the future.</p>	
<p>Signature: _____ Date: _____</p>	
<p>Social Security Number: _____</p>	