



PO Box 700 • Box Elder SD 57719  
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**PERSONAL FINANCIAL STATEMENT**

AS OF DATE \_\_\_\_\_

The following personal financial statement is submitted to Sentinel Federal Credit Union for the purpose of procuring, establishing and maintaining credit. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein and to determine my/our credit worthiness.

APPLICANT INFORMATION									
APPLICANT FULL NAME					CO-APPLICANT FULL NAME				
Social Security No.			Date of Birth (MM/DD/YY)		Social Security No.			Date of Birth (MM/DD/YY)	
Residence Address		City	State	Zip	Residence Address		City	State	Zip
Home Phone No.		Mobile Phone No.			Home Phone No.		Mobile Phone No.		
Email Address					Email Address				
Business Name/Employer					Business Name/Employer				
Business Address		City	State	Zip	Business Address		City	State	Zip
Business Phone No.		TIN (If applying for business credit)			Business Phone No.		TIN (If applying for business credit)		
Position/Title			Years With Employer		Position/Title			Years With Employer	

ANNUAL INCOME (Round all amounts to the nearest \$100.)				
Sources of Income	Applicant	Co-Applicant	Contingent Liabilities	Amount
Salary	\$	\$	Endorser	\$
Bonuses and Commissions	\$	\$	Co-Maker	\$
Dividends and Interest	\$	\$	Guarantor	\$
Real Estate Income (Net)	\$	\$	Legal Claims	\$
Other Income (Itemize)*	\$	\$	Judgements	\$
	\$	\$	Provision for Federal Income Taxes	\$
	\$	\$	On Leases	\$
	\$	\$	Other	\$
	\$	\$		\$
	\$	\$		\$
	\$	\$		\$
<b>TOTAL INCOME</b>	<b>\$</b>	<b>\$</b>	<b>TOTAL CONTINGENT LIABILITIES</b>	<b>\$</b>

\*Income from alimony, child support, or separate maintenance income need not be revealed if you do not wish Sentinel Federal Credit Union to consider the income in determining your credit worthiness.

<b>BALANCE SHEET</b>					
<b>Assets</b>		<b>Amount</b>	<b>Liabilities</b>		<b>Amount</b>
Cash and on Deposit	(Schedule A)	\$	Notes Payable	(Schedule I)	\$
Retirement Accounts	(Schedule B)	\$	Accounts Payable including credit cards	(Schedule J)	\$
Securities	(Schedule C)	\$	Other Liabilities	(Schedule K)	\$
Accounts and Notes Receivable	(Schedule D)	\$	Loans on Retirement Accounts	(Schedule B)	\$
Cash Surrender Value Life Insurance	(Schedule E)	\$	Loans on Life Insurance Policies	(Schedule E)	\$
Real Estate Owned	(Schedule F)	\$	Mortgage Debt	(Schedule F)	\$
Closely Held Businesses	(Schedule G)	\$	Income Taxes Payable		\$
Personal Property	(Schedule H)	\$	Other Taxes Payable		\$
		\$			\$
		\$			\$
		\$			\$
<b>TOTAL ASSETS</b>		<b>\$</b>	<b>TOTAL LIABILITIES</b>		<b>\$</b>
			<b>NET WORTH</b>		<b>\$</b>
			<b>TOTAL LIABILITIES AND NET WORTH</b>		<b>\$</b>

**SCHEDULES – ASSET & LIABILITY INFORMATION**

If Co-Applicant section has been completed, this section should be completed giving information on both the Applicant and Co-Applicant. Round all amounts to the nearest \$100.

<b>SCHEDULE A — Cash On Hand And Money On Deposit</b>					
Name of Financial Institution	Type of Account	Owner(s)	Pledged		Current Balance
			Yes	No	
					\$
					\$
					\$
					\$
					\$
<b>TOTAL</b>					<b>\$</b>

<b>SCHEDULE B — Retirement Accounts (IRA, 401K, Profit Sharing)</b>						
Name of Financial Institution	Type of Account	Owner(s)	Pledged		Vested Balance	Loans Outstanding
			Yes	No		
					\$	\$
					\$	\$
					\$	\$
					\$	\$
					\$	\$
<b>TOTAL</b>					<b>\$</b>	<b>\$</b>

<b>SCHEDULE C — Securities (Stocks, Bonds and Mutual Funds)</b>						
No. of Shares (Stock) or Face Value (Bonds)	Description	Owner(s)	L – Listed U – Unlisted NM – Not Marketable	Pledged		Current Market Value
				Yes	No	
						\$
						\$
						\$
						\$
						\$
<b>TOTAL</b>						<b>\$</b>

**SCHEDULE D — Accounts and Notes Receivable**

Description	Owner(s)	Amount Due
		\$
		\$
		\$
<b>TOTAL</b>		<b>\$</b>

**SCHEDULE E — Life Insurance**

Name of Insurance Company	Owner of Policy	Beneficiary	Type	Face Amount	Policy Loans	Cash Surrender Value
				\$	\$	\$
				\$	\$	\$
				\$	\$	\$
<b>TOTAL</b>					<b>\$</b>	<b>\$</b>

**SCHEDULE F — Real Estate (Including Residence, Rental and Other)**

Address	% Owned	Purchase		Present Market Value	Present Loan Balance	Monthly Payment	Monthly Rental Income
		Price	Year				
	%	\$		\$	\$	\$	\$
	%	\$		\$	\$	\$	\$
	%	\$		\$	\$	\$	\$
<b>TOTAL</b>				<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

**SCHEDULE G — Closely Held Businesses**

Business Name	% Owned	Your Position/Title	Years in Business	Line of Business	Total Assets in Business
	%				\$
	%				\$
<b>TOTAL</b>					<b>\$</b>

**SCHEDULE H — Other Assets and Personal Property**

Other Assets/Personal Property	Automobiles			Value
	Year	Make	Model	
				\$
				\$
				\$
<b>TOTAL</b>				<b>\$</b>

**SCHEDULE I — Notes Payable**

Note Holder	Collateral	Interest Rate	Original Amount	Monthly Payment	Unpaid Balance
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
<b>TOTAL</b>					<b>\$</b>

**SCHEDULE J — Accounts and Bills Payable (Including Credit Cards)**

Due To	Type	Interest Rate	Original Amount	Monthly Payment	Unpaid Balance
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
<b>TOTAL</b>					\$

**SCHEDULE K — Other Liabilities**

Due To	Type	Interest Rate	Original Amount	Monthly Payment	Unpaid Balance
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
			\$	\$	\$
<b>TOTAL</b>					\$

PERSONAL INFORMATION	Applicant	Co-Applicant
Have you ever had a judgment filed against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you filed bankruptcy in the last 10 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are any assets pledged or debts secured except as shown?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you made a will?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Number of dependents		
Marital Status (DO NOT COMPLETE if this Application is for individual unsecured credit.)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried

**SIGNATURES**

**Application Type – Please read the following statements and check the box that applies.**

- Individual Application** – If you are applying for individual credit in your own name and 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 the Applicant sections of this financial statement only.
- Joint Application** – If you are applying for joint credit with another person, complete all sections, providing information about both Applicants.  
 We intend to apply for join credit. Applicant's Signature: \_\_\_\_\_ Co-Applicant's Signature: \_\_\_\_\_
- Individual Application With Additional Income** – If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or the income or assets of another person as the basis for repayment of the credit requested, complete all sections to the extent possible, providing information in the Co-Applicant sections about the person on whose alimony, child support, or maintenance payments or income or assets you are relying.

The foregoing statement, submitted for the purpose of obtaining credit, is true and correct in every detail and fairly shows my/our financial condition at the time indicated. I/we will give you prompt written notice of any subsequent substantial change in such financial condition occurring before discharge of my/our obligations to you. I/we understand that you will retain this personal financial statement whether or not you approve the credit in connection with which it is submitted. You are authorized to check my/our credit and employment history or any other information contained herein. The undersigned certify that the information contained on this form has been carefully reviewed and that it is true and correct in all aspects.

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_