



PERSONAL FINANCIAL STATEMENT

1 Member Way
Syracuse, NY 13212

Member Number _____

800.462.5000
empowerfcu.com

Complete this form for each business owner with 20% or more ownership interest, and each guarantor on the loan.

Date of Statement _____

Applicant's Name _____ SSN _____ DOB _____

Joint Applicant's Name _____ SSN _____ DOB _____

Home Phone _____ Cell phone _____ Email _____

Address Street _____ City _____ State _____ Zip _____

Own Rent Number of Years _____

1. Total Assets should equal Total Liabilities + Net Worth. 2. Indicate jointly owned assets with "x" in JO column

Assets	JO		Liabilities	
Cash (Schedule 1)	<input type="checkbox"/>	\$ _____	Real Estate Mortgages (Schedule 3)	\$ _____
Investments Stocks & Bonds (Schedule 2)	<input type="checkbox"/>	\$ _____	Installment Loans (Schedule 7)	\$ _____
Real Estate Owned (Schedule 3)	<input type="checkbox"/>	\$ _____	Notes & Accounts Payable (Schedule 7)	\$ _____
Life Insurance CSV (Schedule 4)	<input type="checkbox"/>	\$ _____	Credit Cards	\$ _____
Accounts & Notes Receivable	<input type="checkbox"/>	\$ _____	Unpaid Taxes	\$ _____
Vehicle Owned Year _____ Make _____	<input type="checkbox"/>	\$ _____	Other Liabilities	\$ _____
Vehicle Owned Year _____ Make _____	<input type="checkbox"/>	\$ _____		
Retirement Accounts (Schedule 5)	<input type="checkbox"/>	\$ _____	Total Liabilities	\$ _____
Business Ventures - Net Equity (Schedule 6)	<input type="checkbox"/>	\$ _____	Net Worth (Assets Minus Liabilities)	\$ _____
Other Assets	<input type="checkbox"/>	\$ _____		
Total Assets		\$ _____	Total Liabilities + Net Worth	\$ _____

Sources of Income

Applicant

Employer Name _____

Employer Address _____

Position _____ Years Employed _____

Salary \$ _____

Bonuses/Commissions \$ _____

Dividends & Interest \$ _____

Rents & Royalties \$ _____

Other Income (Describe Below) \$ _____

Total Gross Annual Income \$ _____

Description of Other Income Listed Above: _____

Joint Applicant

Employer Name _____

Employer Address _____

Position _____ Years Employed _____

Salary \$ _____

Bonuses/Commissions \$ _____

Dividends & Interest \$ _____

Rents & Royalties \$ _____

Other Income (Describe Below) \$ _____

Total Gross Annual Income \$ _____

Description of Other Income Listed Above: _____

ALIMONY-CHILD SUPPORT: Inclusion of alimony, separate maintenance or child support as income is voluntary and need not be revealed if you do not wish to have it considered. If you choose to include such payments, please describe if by the court and case number, the amount and the name and address of the person obligated to pay that amount to you. If you are responsible for paying alimony, separate maintenance or child support, provide particulars of the obligation along with your other obligations.



PERSONAL FINANCIAL STATEMENT (continued)

Schedule 6	Business names in which you have any business ownership interest	Position or Title	Line of Business	Years in Business	Current Market Value	% of Ownership	Business Net Worth	Present Value Your %
Business Ventures					\$			
					\$			
					\$			
					\$			
					\$			
					\$			
					\$			

Schedule 7	Lender	Origination Date	Balance	Monthly Payment	Final Payment Date	Collateral	Loan Maturity Date
Loans owed to CU's, Banks, and other				\$			
				\$			
				\$			
				\$			
				\$			
				\$			

Contingent Liabilities

Endorser or Guarantor on Notes?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Amount \$ _____
Legal Claims or Judgements?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Amount \$ _____
Other contingent liabilities or Guaranties?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Amount \$ _____
Bankruptcy Ever Filed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Total Contingent Liabilities		Amount \$ _____

If yes to any of the above, please provide brief description:

I (we) confirm that this financial statement is for the purpose of obtaining business credit from Empower Federal Credit Union (Empower) from time to time. I (we) have read the above and all the information in the statement and any information submitted along with this statement is true and complete. I (we) agree that this Credit Union may provide information about me (us) or my (our) account(s) to others. I (we) agree that if, in your sole opinion, this financial statement is found to be incorrect, any one or more or all of my (our) obligations to you may be immediately due and payable.

I (we) authorize Empower Federal Credit Union to obtain a Consumer Credit Report and to contact credit and trade references. I (we) authorize Empower Federal Credit Union to disclose the information contained in this application, any credit report, trade references and personal financial information with this Credit Union's Servicer, for the purpose of underwriting a loan request or loan review.

Authorized Signature	Printed Name	Date
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Authorized Signature	Printed Name	Date
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