



Personal Financial Statement to: Black Hills Federal Credit Union

INFO

You may apply for a credit extension or financial accommodation individually or jointly with a co-applicant. This statement and any applicable supporting schedules may be completed jointly by both married and unmarried co-applicants if their assets and liabilities are sufficiently joined so that the statement can be meaningfully and fairly presented on a combined basis; otherwise separate statements and schedules are required.

Please read and complete the following:

This is an application for: Individual Credit Joint Credit (*Married applicants may apply for Individual Credit*)

APPLICANT

Last Name _____		First Name _____	
Social Security Number _____		Date of Birth _____	
Address _____		City _____	State _____ Zip Code _____
Home Phone _____		Cell Phone _____	Work Phone _____
Email _____		Present Employer _____	
Position _____		Number of Years Employed _____	
Employer Address _____		City _____	State _____ Zip Code _____

CO-APPLICANT

Last Name _____		First Name _____	
Social Security Number _____		Date of Birth _____	
Address _____		City _____	State _____ Zip Code _____
Home Phone _____		Cell Phone _____	Work Phone _____
Email _____		Present Employer _____	
Position _____		Number of Years Employed _____	
Employer Address _____		City _____	State _____ Zip Code _____

Date of Valuation

- Round all amounts to the nearest \$100
- Attach separate sheet if you need more space to complete detail schedule

Assets	Amount	Liabilities	Amount		
Cash in this Credit Union		Notes Payable Credit Union <i>Schedule Seven</i>			
Cash in Other Financial Institutions <i>Detail</i>		Notes Payable Others <i>Schedule Seven</i>			
		Installment Contracts Payable <i>Schedule Seven</i>			
		Due Department Stores, Credit Cards & Others			
Due from Friends, Relatives & Others <i>Schedule One</i>		Income Taxes Payable			
Mortgage and Contracts for Deed Owned <i>Schedule Two</i>		Other Taxes Payable			
Securities Owned <i>Schedule Three</i>					
Cash Surrender Value of Life Insurance <i>Schedule Four</i>		Loans on Life Insurance <i>Schedule Four</i>			
Homestead <i>Schedule Five</i>					
Other Real Estate Owned <i>Schedule Five</i>		Mortgage on Homestead <i>Schedule Six</i>			
Automobiles		Mortgage or Liens on Other Real Estate Owned <i>Schedule Six</i>			
Personal Property		Other Liabilities <i>Detail</i>			
Other Assets <i>Detail</i>		Total Liabilities			
		Net Worth			
		<i>Total Assets - Total Liabilities</i>			
Total Assets		Total Liabilities + Net Worth			
Annual Income	Applicant	Co-Applicant	Contingent Liabilities	Applicant	Co-Applicant
Salary			As Endorser/Co-Maker		
Commissions			As Guarantor		
Dividends			Lawsuits		
Interest			Bankruptcy/Judgments		
Rentals			For Taxes		
Alimony, Child Support or Maintenance <i>You need not show this unless you wish us to consider it</i>			Other <i>Detail</i>		
Other					
			Check Here if None		
Total Income			Total Contingent Liabilities		

Schedule One Due from Friends, Relatives & Others

Name of Debtor	Owed to	Collateral	How Payable	Maturity Date	Unpaid Balance
			\$ per		
			\$ per		
Total					

Schedule Two Mortgage & Contracts for Deed Owned

Name of Debtor	Type of Property	1 st or 2 nd Lien	Owed to	How Payable	Unpaid Balance
				\$ per	
				\$ per	
				\$ per	
Total					

Schedule Three Securities Owned

Number of Shares or Bond Amount	Description	In Whose Name(s)	Cost	Present Market Value	Listed/Unlisted
Total					

Schedule Four Life Insurance

Insured	Insurance Company	Beneficiary	Face Value of Policy	Cash Value	Loans
Total					

Schedule Five Real Estate

Address & Type of Property	Title in Names(s) of	Monthly Income	Cost /Year Acquired	Present Market Value	Amount of Insurance
			\$		
			Year		
			\$		
			Year		
			\$		
			Year		
			\$		
			Year		
			\$		
			Year		

Schedule Six Mortgage or Liens on Real Estate

To Whom Payable	How Payable	Interest Rate	Maturity Date	Unpaid Balance
	\$ per			
	\$ per			
	\$ per			
	\$ per			

Schedule Seven Notes Payable: Credit Unions/Others/Installment Contracts Payable

To Whom Payable	Interest Rate	Maturity Date	Collateral or Unsecured	How Payable	Unpaid Balance
				\$ per	
				\$ per	
				\$ per	
				\$ per	
				\$ per	



Authorization

The foregoing statement, submitted for the purpose of obtaining credit, is true and correct in every detail and fairly shows my/our condition at the time indicated. I/We will give you prompt written notice of any subsequent substantial change in such financial condition occurring before discharging 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 respects.

Signature

Date

Co-Applicant Signature

If you are requesting the financial accommodation jointly

Date

Email or submit this signed form to:

BusinessDepartment@bhfcu.net

Black Hills Federal Credit Union
PO Box 1420
Rapid City, SD 57709-1420

Or fax it to:

605.646.4119

Attn: Business Lending Department