

\*\*\*Be sure to fill in information in the Schedules Below\*\*\*

Please e-mail or upload completed form to Relationship Manager or Portfolio Manager at Clinton Savings Bank.



**Personal Financial Statement**  
**Clinton Savings Bank**  
 (Available Electronically upon Request)

Date:

**Contact & General Information**

	APPLICANT		CO-APPLICANT
Name:		Name:	
Street Address:		Street Address:	
City, State & Zip Code:		City, State & Zip Code:	
Home Phone No. / Mobile Phone No.:		Home Phone No. / Mobile Phone No.:	
Email Address:		Email Address:	
Employer:		Employer:	
Employer's Address:		Employer's Address:	
Business Phone No.:		Business Phone No.:	
Title/Position:		Title/Position:	
Number of years with employer:		Number of years with employer:	
Accountant (Name & Phone)		Accountant (Name & Phone)	
Attorney (Name & Phone)		Attorney (Name & Phone)	
Investment Advisor/Broker (Name & Phone)		Investment Advisor/Broker (Name & Phone)	
Insurance Advisor (Name & Phone)		Insurance Advisor (Name & Phone)	
Any significant changes expected in the next 12 months? (If yes, please attach information)	Yes or No	Any significant changes expected in the next 12 months? (If yes, please attach information)	Yes or No

**BALANCE SHEET**

**Assets**

	Total	% of Total
Cash and Deposit Accounts <i>(Schedule A)</i>	\$ -	
Readily Marketable Securities <i>(Schedule B Part I - Current Market Value)</i>	\$ -	
Non-Readily Marketable Securities <i>(Schedule B Part II - Current Market Value)</i>	\$ -	
Accounts & Notes Receivable <i>(Schedule C - Unpaid Balance)</i>	\$ -	
Personal Real Estate (Market Value) <i>(Schedule D Part I - Current Market Value)</i>	\$ -	
Investment Real Estate (Market Value) <i>(Schedule D Part II - Current Market Value)</i>	\$ -	
Business Interests (Market Value) <i>(Schedule E - % Owned Current Market Value)</i>	\$ -	
Cash Surrender Value of Life Insurance <i>(Schedule F - Cash Surrender Value)</i>	\$ -	
Other Assets (Including Personal Property & Automobiles - Market Value) <i>(Schedule G - Current Market Value)</i>	\$ -	
Retirement Accts. (410K, IRA - Market Value) <i>(Schedule H - Current Market Value)</i>	\$ -	
Total	\$ -	

**Liabilities**

	Total	% of Total
Accounts Payable (Including Credit Cards) <i>(Schedules I &amp; G - Current Balance Owning)</i>	\$ -	
Personal Real Estate (Loans/Mortgages Payable) <i>(Schedule D Part I - Current Balance Owning)</i>	\$ -	
Investment Real Estate (Loans/Mortgages Payable) <i>(Schedule D Part II - Current Balance Owning)</i>	\$ -	
Business Interest Notes Payable <i>(Schedule E - % Owned Current Balance Owning)</i>	\$ -	
Other Liabilities or Debts Payable <i>(Schedule F &amp; H - Amount Borrowed AND Schedule J Part I &amp; II - Current Balance Owning)</i>	\$ -	
Total	\$ -	
<b>Net Worth</b>	\$ -	

**SCHEDULES**

**Schedule A: Cash and Deposit Accounts**

Description	Institution	Current Balance
Cash in this Bank (including money market accounts, CDs)	Clinton Savings Bank	\$ -
Cash in other Financial Institutions (including money market accounts, CDs) PLEASE LIST		\$ -
<b>Total</b>		\$ -

**Schedule B: Securities**

**Part I. Readily Marketable Securities (including U.S. Governments and Municipals)**

Description	Owner (s)	Number of Shares	Acquisition Date	Where Held	Cost	Current Market Value	Pledged Yes or No
							Yes or No
							Yes or No
							Yes or No
							Yes or No
<b>Part I Total</b>					\$ -	\$ -	

**Part II. Non-Readily Marketable Securities (closely held, thinly traded, or restricted stock)**

Description	Owner (s)	Number of Shares	Acquisition Date	Where Held	Cost	Current Market Value	Pledged Yes or No
							Yes or No
							Yes or No
							Yes or No
							Yes or No
<b>Part II Total</b>					\$ -	\$ -	

**Schedule C: Accounts and Notes Receivable**

Due From	Description	Collateral	Maturity Date	Interest Rate	Monthly Payments	Unpaid Balance
<b>Total</b>					\$ -	\$ -

**Schedule D: Real Estate**

**Part I. Personal Real Estate**

Property Address & Owner	Name of Lender	Purchase		Interest Rate	Maturity Date	Current Market Value	Current Balance Owning	Monthly Payment Amount
		Price	Year					
<b>Part I Total</b>						\$ -	\$ -	\$ -

**Part II. Investment Real Estate**

Property Address & Owner	Name of Lender	Purchase		Interest Rate	Maturity Date	% Owned Current Market Value	% Owned Current Balance Owning	Monthly Payment Amount
		Price	Year					
						\$ -	\$ -	\$ -
						\$ -		
						\$ -		
<b>Part II Total</b>						\$ -	\$ -	\$ -

**SCHEDULES**

**Schedule E: Business Interests (Market Value)**

Business Name or Investment & Owner	Shares or %Ownership	Date of Initial Investment	Cost	% Owned Current Market Value	% Owned Current Balance Owing	Final Contribution Date
				\$ -	\$ -	
<b>Total</b>			\$ -	\$ -	\$ -	

**Schedule F: Cash Surrender Value of Life Insurance**

Insurance Company	Ownership	Beneficiary	Type	Face Amount of Policy	Cash Surrender Value	Amount Borrowed
				\$ -	\$ -	
<b>Total</b>				\$ -	\$ -	\$ -

**Schedule G: Other Assets (Including Personal Property & Automobiles - Market Value)**

Description	Loan Payable To	Interest Rate	Maturity Date	Acquisition Date	Original Cost	Current Market Value	Monthly Payment	Current Balance Owing
						\$ -		
<b>Total</b>						\$ -	\$ -	\$ -

**Schedule H: IRA, Keogh, Profit-Sharing & Other Vested Retirement Accounts**

Type and name of fund	Owner of account	Current Market Value	Amount Borrowed
		\$ -	
<b>Total</b>		\$ -	\$ -

**Schedule I: Accounts Payable (Including Credit Cards)**

Name of Lender	Type	Maturity Date	Interest Rate	Secured Yes or No	Amount of Line	Monthly Payment	Current Balance Owing
				Yes or No			\$ -
				Yes or No			
				Yes or No			
				Yes or No			
<b>Total</b>						\$ -	\$ -

**Schedule J: Other Liabilities or Debts Payable**

**Part I. Other (Unsecured Loans)**

Description	Name of Individual or Creditor	Interest Rate	Monthly Payment	Original Balance	Current Balance Owing
<b>Part I Total</b>				\$ -	\$ -

**Part II. Unpaid Taxes or Liens Payable**

To Whom Payable	Type of tax or lien	Description	Against what property?	Date Due	Current Balance Owing
<b>Part II Total</b>					\$ -

Sources of Income	In Even Dollars	Annual Expenditures	In Even Dollars
Salary		Federal Income or Other Taxes	
Commissions & Bonus		State Income or Other Taxes	
Interest & Dividends		Rental Payments, Co-op, or Condo Maintenance	
Real Estate Income		Mortgage	Personal (Schedule D Part I payment)
Capital Gains		Payments	Investment (Schedule D Part II payment)
Partnership Income		Property	Personal
Other Investment Income		Taxes	Investment
<b>Other Income (Itemize)</b>		Interest & Principal Payments (Schedules G, I, & J payment)	
-		Insurance	
-		Investments (including tax shelters)	
-		Alimony; Child Support	
-		Tuition	
-		Medical Expenses	
-		<b>Other Expenses</b>	
<b>Total Income</b>	\$ -	<b>Total Expenditures</b>	\$ -

*Income from alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not wish to have it considered as a basis for repaying this obligation.*

**Please answer the following questions:**

	APPLICANT	CO-APPLICANT
Income Tax Returns filed through date:	Date	Date
Are any returns currently being audited or contested? If yes, what year(s)?	Yes or No	
Have you, or any firm in which you were a part of, ever filed for bankruptcy or settled debts for less than the amounts owed? If yes, provide details on a separate sheet.	Yes or No	Yes or No
Have you drawn a will?	Yes or No	Yes or No
If yes, please furnish the name of the executor(s) and the year will was drawn.		
Number of dependents (excluding self) and relationship to applicant:		
Have you ever had a financial plan prepared for you?	Yes or No	Yes or No
Did you include at least two years federal tax returns?	Yes or No	Yes or No
Do you have a line of credit or unused credit facility at any other institution?	Yes or No	Yes or No
If yes, please indicate where, how much and name of banker:		
Do you anticipate any substantial inheritances?	Yes or No	Yes or No
If yes, please explain:		
When if ever, have you been audited by the IRS?	Date	Date

**Contingent Liabilities**

	YES or NO	Amount
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or partnership?	Yes or No	
Do you have any outstanding letters of credit or surety bonds?	Yes or No	
Are there any suits or legal actions pending against you or any entity in which you have ownership?	Yes or No	
Are you contingently liable on any lease or contract?	Yes or No	
Are any of your tax obligations past due?	Yes or No	
What would be your total estimated tax liability if you were to sell your major assets?		

If "yes" for any of the above, please provide details (attach sheet if needed):

**Representations and Warranties**

The information contained in this statement is provided to induce you to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that you are relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee thereof. Each of the undersigned represents, warrants, and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify you immediately and in writing of any change in name, address, or employment and of any material adverse change (1) in any of the information contained in this statement or (2) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligations to you. In the absence of such notice or a new and full written statement, this should- be considered as a continuing statement and substantially correct. If the undersigned fail to notify you as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, you may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, immediately due and payable. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. Each of the undersigned authorizes you to answer questions about your credit experience with the undersigned. As long as any obligation or guarantee of the undersigned to you is outstanding, the undersigned shall supply annually an updated financial statement. This personal financial statement and any other financial or other information that the undersigned give you shall be your property.

Applicant's Signature	Date Signed	Social Security Number	Date of Birth
Co Applicant's Signature	Date Signed	Social Security Number	Date of Birth