

Personal Financial Statement

IMPORTANT NOTICE. The information contained in this statement is provided to OUCU Financial ("OUCU") to extend or to continue to extend business-purpose credit to the undersigned or to others upon the guaranty of the undersigned. OUCU is relying on this information in deciding to grant or continue credit or to accept a guaranty thereof. It is a Federal crime under Section 1014 of Title 18 of the United States Code for any person to knowingly make any false statement or report, or willfully overvalue any land, property or security for the purpose of influencing in any way the action of an insured State chartered credit union and any institution the accounts of which are insured by the National Credit Union Administration.

If you are applying for individual credit or if this statement relates to your guaranty of the indebtedness of other person(s), firm(s) or corporations(s) including any income you are relying on, such as alimony, child support, maintenance payments or any other income or assets. Alimony child support, or separate maintenance income, need not be revealed if you do not wish to have it considered as basis for repaying this obligation.

I intend to apply for individual credit:

Signature: _____

If you are applying for joint credit, or if this statement relates to your guaranty of the indebtedness of other person(s) firm(s) or corporation(s), complete all sections.

We intend to apply for joint credit:

Signature: _____

Co-Applicant Signature: _____

All applicants please sign and date the back of this financial statement.

Individual Information

Individual Name		
Home Address, City, State, Zip		
Social Security Number	Date of Birth	Home Phone
Cell Phone	Email	
Employer Name	Employer Address, City, State, Zip	
Business Phone	Title/Position	No. of Years

Note: Attach separate sheet(s) to explain all "Yes" answers.

1. Are any significant changes in your income or expenses expected in the next 12 months?	YES	NO
2. Are you a guarantor, co-signer or otherwise liable for any loan, lease or other contract or debt of an individual or business?	YES	NO
3. Do you or any business in which you are an owner have any past due tax obligations (including, but not limited to, property taxes, income taxes, or payroll/withholding taxes)?	YES	NO
4. Do you or any business in which you are an owner have any outstanding judgements or collections?	YES	NO
5. Do you or any business in which you are an owner have any outstanding letters of credit or surety bonds?	YES	NO
6. Have you or any business in which you are or were an owner ever declared bankruptcy including minority ownership of greater than or equal to 20%?	YES	NO
7. Are there any legal actions pending against you or any business in which you are an owner?	YES	NO
8. Are you on parole or on probation, or have you ever been convicted or placed on any form of probation, for any criminal offense other than a minor vehicle violation?	YES	NO

Joint Information

Individual Name		
Home Address, City, State, Zip		
Social Security Number	Date of Birth	Home Phone
Cell Phone	Email	
Employer Name	Employer Address, City, State, Zip	
Business Phone	Title/Position	No. of Years

Note: Attach separate sheet(s) to explain all "Yes" answers.

1. Are any significant changes in your income or expenses expected in the next 12 months?	YES	NO
2. Are you a guarantor, co-signer or otherwise liable for any loan, lease or other contract or debt of an individual or business?	YES	NO
3. Do you or any business in which you are an owner have any past due tax obligations (including, but not limited to, property taxes, income taxes, or payroll/withholding taxes)?	YES	NO
4. Do you or any business in which you are an owner have any outstanding judgements or collections?	YES	NO
5. Do you or any business in which you are an owner have any outstanding letters of credit or surety bonds?	YES	NO
6. Have you or any business in which you are or were an owner ever declared bankruptcy including minority ownership of greater than or equal to 20%?	YES	NO
7. Are there any legal actions pending against you or any business in which you are an owner?	YES	NO
8. Are you on parole or on probation, or have you ever been convicted or placed on any form of probation, for any criminal offense other than a minor vehicle violation?	YES	NO

Annual Income (omit cents)			Annual Expenses (omit cents)		
Income Description	Individual Information	Joint Information	Expense Description	Individual Information	Joint Information
Wages and salaries			Federal & state income taxes		
Bonus and commissions			Alimony or child support*		
Interest/Dividends			Other		
IRA distributions/Pensions and annuities			TOTAL EXPENSES:		
Unemployment			*Income from alimony, child support, or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying an obligation.		
Social security					
Other*					
TOTAL INCOME:					

A: Cash In Other Financial Institutions (checking, savings, money markets, certificates of deposit, etc.)				
Type of Account	Financial Institution	Pledged?	Yes/No	Account Balance
		YES	NO	
		YES	NO	
		YES	NO	
				Total:

B: Marketable Securities (mutual funds, stocks, bonds, etc.)		C: Retirement Accounts (including IRA, 401k, 403b, Keogh, SEP, Profit-Sharing, etc.)	
Description	Market Value	Description	Market Value
	Total:		Total:

D: Vehicles, Boats, Etc.			
Year, Make, Model	Creditor Name	Market Value	Monthly Payment
		Total:	Total:

E: Real Estate Owned - Personal - Please complete Real Estate Schedule			
Date Acquired	Address	Creditor Name	Market Value
			TOTAL:

F: Business/Partnership Interests - Please attach K-1, if applicable			
Name of Business/Partnership	Owner Since	Total Debt	%Owned
			%
			%
			%
		TOTAL:	
G: Credit Cards, Department Store Cards, Charge Cards, Etc.			
Creditor Name	Credit Limit	Current Balance	Monthly Payment
	TOTAL:	TOTAL:	TOTAL:
H: Other Liabilities (student loans, family loans, etc.)			
Creditor Name	Type of Loan	Current Balance	Monthly Payment
		TOTAL:	TOTAL:
IMPORTANT NOTICES & DISCLOSURES			
YOUR REPRESENTATIONS. The undersigned represent, warrant and certify that the information provided herein is true, correct and complete. The undersigned agree to notify OUCU immediately and in writing of any change in name, address, or employment and of any material adverse change in (1) any of the information contained in this statement, (2) the financial condition of any of the undersigned, or (3) the ability of any of the undersigned to perform their obligations to OUCU. 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 OUCU as required above, or if any of the information herein should prove to be inaccurate or incomplete in any material respect, OUCU may declare the indebtedness of the undersigned or the indebtedness guaranteed by the undersigned, as the case may be, in default and immediately due and payable. OUCU is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the credit-worthiness of the undersigned. The undersigned authorize any person or consumer reporting agency to give OUCU any information it may have on the undersigned. Each of the undersigned authorizes OUCU to answer questions about its credit experience with the undersigned. As long as any obligation or guaranty of the undersigned to OUCU is outstanding, the undersigned shall supply annually an updated financial statement and any other financial information requested by OUCU. The undersigned acknowledge receiving a copy of the disclosures herein. All parties will consider a copy or facsimile of this statement to be as binding and valid as the original. This statement and any other financial or other information that the undersigned gives OUCU shall be the property of OUCU.			
SIGNATURES			
Signature: _____		Date: _____	
Signature: _____		Date: _____	

To Print:

- Complete form
- Save as new file

To Email:

Please contact us to receive a secure link to submit your items. Protecting our members' personal information is very important to us. Please never include non-public and confidential personal information in an email or attachment.