

You may apply for an extension of credit individually or jointly with another applicant. This statement and any applicable supporting schedules may be completed jointly by co-applicants if their assets and liabilities can be meaningfully and fairly presented on a combined basis, otherwise separate statements and schedules must be provided. If you are applying for an unsecured individual loan, you do not need to complete any information concerning a co-applicant unless another person will be permitted to use the account or you wish the co-applicant's or other person's income to be relied upon as the basis for repayment. For the purpose of obtaining credit from time to time with the bank, the following statement and information are furnished as complete, true and accurate statement of the final condition of the undersigned on \_\_\_\_\_.

We intend to apply for joint credit (initial here) Applicant \_\_\_\_\_ Co-Applicant \_\_\_\_\_

Round all amounts to the nearest \$100.



APPLICANT				CO-APPLICANT			
Full Name				Full Name			
Street Address				Street Address			
City	State	Zip		City	State	Zip	
County				County			
Since	Own <input type="checkbox"/> Yes <input type="checkbox"/> No	Rent <input type="checkbox"/> Yes <input type="checkbox"/> No		Since	Own <input type="checkbox"/> Yes <input type="checkbox"/> No	Rent <input type="checkbox"/> Yes <input type="checkbox"/> No	
Previous Address (if less than 5 years at present)				Previous Address (if less than 5 years at present)			
City	State	Zip		City	State	Zip	
Since	Owned	Rented		Since	Owned	Rented	
Social Security #	Date of Birth			Social Security #	Date of Birth		
Phone: Residence	Work			Phone: Residence	Work		
Employer				Employer			
Address				Address			
Position/Title		Since		Position/Title		Since	
Previous Employer		How Long		Previous Employer		How Long	
Position/Title				Position/Title			
Dependants/Include Self				Dependants/Include Self			
Marital Status* <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated				Marital Status* <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated			

\* Do not provide this information if your application is for individual, unsecured credit.

ASSETS		LIABILITIES	
Cash (Schedule 1)		Short Term Notes Due Financial Institutions (Schedule 7)	
Securities (Schedule 2)		Short Term Notes Due to Others (Schedule 7)	
Life Insurance Cash Value (Schedule 3)		Credit Accounts and Bills Due (Schedule 8)	
Mortgages and Contracts Held by You (Schedule 4)		Insurance Loans (Schedule 3)	
Homestead (Schedule 5)		Installment Loans and Contracts (Schedule 7)	
Other Real Estate (Schedule 5)		Mortgages on Home (Schedule 5)	
Profit Sharing & Pension (Schedule 6)		Mortgages on Other Real Estate (Schedule 5)	
Retirement Accounts, Include IRA Accounts (Schedule 1)		Taxes	
Automobile (Describe)		Other Liabilities (Describe)	
Personal Property			
Other Assets (Describe)			
		<b>Total \$</b>	
<b>Total \$</b>		(Total Assets, Less Total Liabilities)	<b>Net Worth \$</b>

Please contact your Banker if you need assistance with completing these schedules. Round all amounts to the nearest \$100.

*ANNUAL INCOME	APPLICANT	CO-APPLICANT	PLEASE ANSWER EACH QUESTION (YES OR NO)	APP	CO-APP
Salary			Are you a Co-Maker, Endorser, or Guarantor of any other person's debt?	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
Bonuses/Commissions				<input type="checkbox"/> No	<input type="checkbox"/> No
Dividends/Interest			Are you a defendant in any suit or legal action?	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
Net Real Estate Income				<input type="checkbox"/> No	<input type="checkbox"/> No
Income from alimony, child support, or maintenance payments need not be entered unless you want it considered as a basis for repayment.			Have you ever gone through bankruptcy or had a judgment against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other (List)			Have you made a will?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Total \$</b>					

**SCHEDULE 1 / CASH, SAVINGS CERTIFICATES AND IRA ACCOUNTS**

Name of Bank or Financial Institution	Type Account	Account Balance
<b>Total \$</b>		

**SCHEDULE 2 / SECURITIES OWNED**

Par Value or No. of Shares	Description	Registered in Name(s) of	Listed or Unlisted	Current Market Values
<b>Total \$</b>				

**SCHEDULE 3 / LIFE INSURANCE**

Insurance Company	Insured	Beneficiary	Face Value of Policy	Cash Value of Policy	Loans
<b>Total \$</b>					

**SCHEDULE 4 / RECEIVABLES DUE TO ME ON MORTGAGES AND CONTRACTS I OWN**

Name of Debtor	Description of Property	First Lien or Second Lien	Date of Maturity	Repayment Terms	Balance Due
				per	
				per	
				per	
				per	
<b>Total \$</b>					

**SCHEDULE 5 / REAL ESTATE OWNED**

Property Description	Name of Creditor	Year Acquired	Purchase Price	Mortgage Balance	Date of Maturity	Repayment Type	Current Market Value
						per	
						per	
						per	
						per	
						per	
						per	
Insurance Company _____ Agent _____							<b>Total \$</b>

**SCHEDULE 6 / PROFIT SHARING AND PENSION**

Name of Institution	Type of Account	Account Balance	Amount Totally Vested	Loans
<b>Total \$</b>				

**SCHEDULE 7 / INSTALLMENTS, CREDIT LINES AND NOTES**

Name of Creditor	Collateral	Date of Maturity	Repayment Terms	Balance Due
			per	
			per	
			per	
			per	
<b>Total \$</b>				

**SCHEDULE 8 / CREDIT ACCOUNTS, BILLS DUE, ALIMONY/CHILD SUPPORT, DAYCARE, ETC.**

Name of Company	Repayment Terms	Balance Due
	per	
	per	
	per	
	per	
<b>Total \$</b>		

You certify the information provided in this statement is true and correct. So long as you owe any sums to the bank, you agree to give the bank prompt written notice of any material change in your financial condition and upon request, you agree to provide the bank with an updated personal financial statement. The Bank of Tioga is authorized to retain this personal financial statement whether or not any credit is approved and is further authorized to verify your credit and employment history or any other information in this statement. This application does not oblige the bank to make any loan even if you meet the normal standards the bank considers in determining whether to approve or deny the application.

Applicant's Signature \_\_\_\_\_

Date \_\_\_\_\_

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

Date \_\_\_\_\_