



I am completing this Personal Financial Statement as a: Joint Applicant Guarantor
 I am applying as a Joint Applicant or Guarantor for: **Account Number:** _____
Business Name: _____
 The following financial information is for a: Natural Person Business Entity

Legal Name: _____
Physical Address: _____
City: _____ **State:** _____ **Zip Code:** _____
Mailing Address: _____
City: _____ **State:** _____ **Zip Code:** _____
Daytime Phone No: _____ **Mobile Phone No:** _____
Email Address: _____

Please complete the following for Natural Persons

Are you a US Citizen? Yes No
Social Security No. _____ **Date of Birth:** _____
Employer: _____
Occupation: _____ **Date Employed:** _____
Salary: _____ Weekly Monthly Yearly
Residence Type: Rent Own
Rent or Mortgage Payment: _____ **Time at Residence:** _____
Number of Dependants _____ **Age of Dependants:** _____
Marital Status: Unmarried Married Separated

Note: Do not provide this data if you are applying for individual, unsecured credit. However, if you live in a community property state, please designate your marital status for all credit requests.

Additional Income: _____

Note: Alimony, child support, or maintenance payments need not be disclosed unless you want it considered for the purpose(s) of repaying this obligation.

Please complete the following for a Business Entity

Business Entity: Sole Proprietorship Partnership C Corporation For Profit
 Association/Club/Organization Limited Liability Company S Corporation Non Profit
Website Address: _____ **Business Start Date:** _____
Contact Person: _____ **Phone Number:** _____

Please list all owners of the Business that is applying as Joint Applicant or Guarantor, including but not limited to, officers, directors, partners, owners, non owner guarantors, another business entity, and stockowners.

Name	Title or Relationship to Owners	Percentage of Ownership

Assets held by the Joint Applicant or Guarantor

If the joint applicant or guarantor is a natural person, be sure to list your personal assets. If it is a business entity, list the assets belonging to the business. In the event the space below is insufficient for your assets, please provide additional information on separate sheets.

Cash and Other Liquid Assets

Financial Institution	Checking Balance	Savings Balance	CD Balance(s)	Pledged for a Loan	Loan Balance
				Yes	
				Yes	
				Yes	

Stocks, Bonds, Retirement Accounts, and Marketable Securities

Account Description	No. of Shares	Price/Share	Total Value	Pledged for a Loan	Loan Balance
				Yes	
				Yes	
				Yes	

Life Insurance

Insured Individual	Primary Beneficiary	Face Amount	Cash Value	Pledged for a Loan
				Yes
				Yes
				Yes

*Residence: Single Family Dwelling (SFD), Townhouse, Cabin. Income Properties: Single Family Dwelling (SFD), apartment, condo, cabin, unimproved land, etc.

Accounts and Notes Receivable

Payable To	Due From	Balance Due	Payments Received

Individual Real Estate

Real Estate Address	Acquisition Date	Residence Type*	Estimated Value	Loan Balance	Loan Pmt/Mo

*Residence: Single Family Dwelling (SFD), Townhouse, Cabin. Income Properties: Single Family Dwelling (SFD), apartment, condo, cabin, unimproved land, etc.

Other Fixed Assets (including Autos, Equipment, and Machinery)

Year	Make	Model	Est. Mileage	Est. Value	Pledged for a Loan
					Yes
					Yes
					Yes
					Yes
					Yes

Other Significant Assets: _____

Signature(s) and Important Disclosures

I (We) hereby affirm that the foregoing information contained in the Member Business Loan Application and Personal Financial Statement is presented for the purpose of obtaining credit as of the date indicated and is true, complete, and correct. I understand Ideal CU is relying on this application in making loan(s) to me. Ideal CU or its designee is authorized to make an investigation of the credit and/or employment status of the applicant(s), business owner(s), and/or guarantor(s) either directly or through any agency employed by Ideal CU for that purpose now and in the future. Ideal CU may disclose to any other interested parties Ideal CU's experience with this account. I agree to inform Ideal CU immediately of any matter which will cause any material change to my financial condition. I understand that Ideal CU will retain this member business loan application whether or not credit is granted.

PLEASE NOTE

Natural Persons: One signature is required, below. To complete your application, be sure to submit a full copy of the last 3 years of signed Personal Federal and State Tax Returns, including ALL schedules (2 years for aggregate loan balance(s) under \$50K).

Business Entities: All owners must sign on behalf of the business, below. To complete your application, be sure to submit a full copy of the last 3 years of signed Business Federal and State Tax Returns, including ALL schedules (2 years for aggregate loan balance(s) under \$50K).

Signature: _____
Printed Name: _____
Title: _____
Date: _____

Signature: _____
Printed Name: _____
Title: _____
Date: _____

Signature: _____
Printed Name: _____
Title: _____
Date: _____

Signature: _____
Printed Name: _____
Title: _____
Date: _____

