

FINANCIAL SECURITY BANK®

Your dreams. Your bank.®

Personal Financial Statement

Please contact us if you have any questions regarding the completion of this form.

Check appropriate box concerning credit request:

You are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as a basis of repayment of the credit requested.

This is an application for joint credit with another person.

We intend to apply for joint credit. Please initial here: _____
Applicant Co-Applicant

You are applying for individual credit, but are relying on the income or assets of another person as the basis for repayment of the credit request.

APPLICANT

Business Name _____

Full Name _____

Street Address _____

City, State, Zip _____

County _____ Driver's License # _____ Expiration _____

Own Rent Since _____

Email _____

Social Security # _____ Date of Birth _____

Phone # _____ Work # _____ Cell # _____

Employer _____

Address _____

Position/Title _____ Since _____

Marital Status: Unmarried Married Separated

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

Schedule 1 Cash, Savings, Certificates of Deposit, and Money Market Accounts

Name of Bank or Financial Institution	Type of Account	Acct. Balance
(use attachments if necessary)		Total \$

Schedule 2 Stocks, Bonds, or Other Securities Owned

# of shares or bonds	Type of account	Name on account			Current market value
			<input type="checkbox"/> Listed	<input type="checkbox"/> Unlisted	
			<input type="checkbox"/> Listed	<input type="checkbox"/> Unlisted	
			<input type="checkbox"/> Listed	<input type="checkbox"/> Unlisted	
			<input type="checkbox"/> Listed	<input type="checkbox"/> Unlisted	
			<input type="checkbox"/> Listed	<input type="checkbox"/> Unlisted	
			<input type="checkbox"/> Listed	<input type="checkbox"/> Unlisted	
			<input type="checkbox"/> Listed	<input type="checkbox"/> Unlisted	
			<input type="checkbox"/> Listed	<input type="checkbox"/> Unlisted	
(use attachments if necessary)					Total \$

Schedule 3 Retirement, 401K, Profit Sharing, Pension, IRA Accounts, Keogh

Name of Institution	Account Type	Amount Vested %	Account Balance	Loans
(use attachments if necessary)				Totals \$

Schedule 4 Cash Value of Life Insurance (whole life only)

Insurance Company	Name Insured	Beneficiary	Face Value	Cash Value	Loans
(use attachments if necessary)					Totals \$

Schedule 5 Real Estate / Mortgages / Contract for deeds / Contracts Owned

Personal residence (homestead) Property Address	Lender/Creditor	Purchase		Market Value	Mortgage Balance	Monthly Payment	Monthly Rental Income	Maturity Date
		Year	Price					
(use attachments if more space is needed)								

Other Real Estate (rental homes, cabin, vacation homes, etc.) Property Address	Lender/Creditor	Purchase		Market Value	Mortgage Balance	Monthly Payment	Monthly Rental Income	Maturity Date
		Year	Price					
(use attachments if more space is needed)								

Commercial Real Estate, Investment Real Estate, Etc. Property Address	Lender/Creditor	Purchase		Market Value	Mortgage Balance	Monthly Payment	Monthly Rental Income	Maturity Date
		Year	Price					
(use attachments if more space is needed)								

(Indicate if property is sold on contract for deed by marking "C4D" next to the property address)

Totals \$

CERTIFICATION OF BENEFICIAL OWNERS OF LEGAL ENTITY CUSTOMERS

I. GENERAL INSTRUCTIONS

What is this form?

To help the government fight financial crime, Federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes.

Who has to complete this form?

This form must be completed by the person opening a new account on behalf of a legal entity with any of the following U.S. financial institutions: (i) a bank or credit union; (ii) a broker or dealer in securities; (iii) a mutual fund; (iv) a futures commission merchant; or (v) an introducing broker in commodities.

For the purposes of this form, a **legal entity** includes a corporation, limited liability company, or other entity that is created by a filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States or a foreign country. **Legal entity** does not include sole proprietorships, unincorporated associations, or natural persons opening accounts on their own behalf.

What information do I have to provide?

This form requires you to provide the name, address, date of birth and Social Security number (or passport number or other similar information, in the case of Non-U.S. Persons) for the following individuals (i.e., the **beneficial owners**):

- (i) Each individual, if any, who owns, directly or indirectly, 25 percent or more of the equity interests of the legal entity customer (e.g., each natural person that owns 25 percent or more of the shares of a corporation); **and**
- (ii) An individual with significant responsibility for managing the legal entity customer (e.g., a Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, or Treasurer).

The number of individuals that satisfy this definition of "beneficial owner" may vary. Under section (i), depending on the factual circumstances, up to four individuals (but as as zero) may need to be identified. Regardless of the number of individuals identified under section (i), you must provide the identifying information of one individual under section (ii). It is possible that in some circumstances the same individual might be identified under both sections (e.g., the President of Acme, Inc. who also holds a 30% equity interest). Thus, a completed form will contain the identifying information of at least one individual (under section (ii)), and up to five individuals (i.e., one individual under section (ii) and four 25 percent equity holders under section (i)).

The financial institution may also ask to see a copy of a driver's license or other identifying document for each beneficial owner listed on this form.

II. CERTIFICATION OF BENEFICIAL OWNER(S)

Persons opening an account on behalf of a legal entity must provide the following information:

a. Name and Title of Natural Person Opening Account:

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b. Name, Type, and Address of Legal Entity for Which the Account is Being Opened:

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c. The following information for each individual, if any, who, directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise, owns 25 percent or more of the equity interests of the legal entity listed above.

Name	Date of Birth	Address (Residential or Business Street Address)	For U.S. Persons: Social Security Number	For Non U.S. Persons: Social Security Number, Passport Number and Country of Issuance, or similar identification number (1)

(If no individual meets this definition, please write "Not Applicable.")

d. The following information for one individual with significant responsibility for managing the legal entity listed above, such as:

- An executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or
- Any other individual who regularly performs similar functions.

(If appropriate, an individual listed under section (c) above may also be listed in this section (d)).

Name	Date of Birth	Address (Residential or Business Street Address)	For U.S. Persons: Social Security Number	For Non U.S. Persons: Social Security Number, Passport Number and Country of Issuance, or similar identification number (1)

I, _____ (name of natural person opening account), hereby certify, to the best of my knowledge, that the information provided above is complete and correct.

Signature:	Date:
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(1) In lieu of a passport number or a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

REQUIRED IDENTIFICATION for the Business entity is listed below.
Financial Security Bank reserves the right to request additional identification.

Misplace your EIN? Go to www.IRS.gov, and search “Misplace Your EIN” or call 800.829.4933.

Sole Proprietor

Tax ID Number (Copy of SS4 form, 941 tax coupon, notice of EIN assigned, Federal tax return, etc.) or Individuals Social Security Number

Certificate of Assumed Name (If doing business under a name that does not include the owner’s legal name. The owner must obtain a Certificate of Assumed Name from the Secretary of State)

Corporation

Tax ID Number (Copy of SS4 form, 941 tax coupon, notice of EIN assigned, Federal tax return, etc.)

Certificate of Assumed Name (Will only be applicable if the Corporation does business under an assumed name)

Certificate of Good Standing (Customer gets certificate when they file with the secretary of state along with their articles of incorporation) or print from secretary of state website.

Most Current documentation of Articles of Incorporation, By-Laws and meeting Minutes. This is needed because it lists the individuals authorized to conduct business on behalf of the entity. It also provides the percentage of ownership of entity.

Partnership

Tax ID Number (Copy of SS4 form, 941 tax coupon, notice of EIN assigned, Federal tax return, etc.)

Certificate of Assumed Name (Required on all partnerships)

Limited Liability Company

Tax ID Number (Copy of SS4 form, 941 tax coupon, notice of EIN assigned, Federal tax return, etc.)

Certificate of Assumed Name (This will only be applicable if the Corporation does business under an assumed name)

Certificate of Good Standing (Customer gets certificate when they file with the secretary of state along with their articles of incorporation) or print from secretary of state website.

Most Current documentation of Articles of Incorporation, By-Laws and meeting Minutes. This is needed because it lists the individuals authorized to conduct business on behalf of the entity. It also provides the percentage of ownership of entity.

Limited Liability Partnership

Tax ID Number (Copy of SS4 form, 941 tax coupon, notice of EIN assigned, Federal tax return, etc.)

Certificate of Assumed Name (Required on all partnerships)

Certified Partnership Agreement

Certificate of Registration as LLP (Usually filed with state or county with the partnership agreement)

Most Current documentation of Articles of Incorporation, By-Laws and meeting Minutes. This is needed because it lists the individuals authorized to conduct business on behalf of the entity. It also provides the percentage of ownership of entity.