



## Personal Financial Statement

If you are applying for credit or if this statement relates to your guaranty of the indebtedness of other person(s), firm(s) or corporations(s) complete all except Section 2. If you are relying on income from alimony, child support or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, provide information in Section 2 about the person whose alimony, support, or maintenance payments or income or assets you are relying on. You do not need to reveal alimony, child support, or separate maintenance income if you do not wish to have it considered as basis for repaying this obligation.

☐ I intend to apply for individual credit (Sign here) \_\_\_\_\_

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 \_\_\_\_\_

Applicant (*signature*)

Co-Applicant (*signature*)

Note: You must also sign the signature line at the end of this document.

| SECTION 1 – Individual Information                                                                                                                                   |                   |              |  | SECTION 2 – Joint or Other Party Information        |                   |              |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|--------------|--|-----------------------------------------------------|-------------------|--------------|--|
| Legal Name                                                                                                                                                           |                   |              |  | Legal Name                                          |                   |              |  |
| Home Address                                                                                                                                                         |                   |              |  | Home Address                                        |                   |              |  |
| City, State, Zip Code                                                                                                                                                |                   |              |  | City, State, Zip Code                               |                   |              |  |
| U.S. Citizen                                                                                                                                                         |                   | DOB -        |  | U.S. Citizen                                        |                   | DOB -        |  |
| Social Security #                                                                                                                                                    |                   |              |  | Social Security #                                   |                   |              |  |
| Occupation/ Title                                                                                                                                                    |                   |              |  | Occupation/ Title                                   |                   |              |  |
| Business Name                                                                                                                                                        |                   |              |  | Business Name                                       |                   |              |  |
| Business Address                                                                                                                                                     |                   |              |  | Business Address                                    |                   |              |  |
| Yrs. in line of work                                                                                                                                                 |                   | Email -      |  | Yrs. in line of work                                |                   | Email -      |  |
| Business Phone                                                                                                                                                       |                   | Cell -       |  | Business Phone                                      |                   | Cell -       |  |
| Do you have a Trust?                                                                                                                                                 |                   |              |  | Do you have a Trust?                                |                   |              |  |
| <b>SECTION 3 – Income</b>                                                                                                                                            | <b>Individual</b> | <b>Joint</b> |  | <b>Annual Expenditures</b>                          | <b>Individual</b> | <b>Joint</b> |  |
| Salary, Bonuses, and Commissions                                                                                                                                     |                   |              |  | Mortgage/ Rental Payments                           |                   |              |  |
| Dividends                                                                                                                                                            |                   |              |  | Real Estate Taxes & Assessments                     |                   |              |  |
| Real Estate Income                                                                                                                                                   |                   |              |  | Taxes-Federal, State, Local                         |                   |              |  |
| Other Income                                                                                                                                                         |                   |              |  | Insurance Payments                                  |                   |              |  |
| (You do not need to reveal alimony, child support, or separate maintenance income if you do not wish to have it considered as a basis for repaying this obligation.) |                   |              |  | Other Contract Payments (car, boat, MC, Visa, etc.) |                   |              |  |
|                                                                                                                                                                      |                   |              |  | Alimony, Child Support                              |                   |              |  |
|                                                                                                                                                                      |                   |              |  | Other Expenses                                      |                   |              |  |
| <b>TOTAL</b>                                                                                                                                                         |                   |              |  | <b>TOTAL</b>                                        |                   |              |  |
| <b>SECTION 4 - State of Financial Condition</b>                                                                                                                      |                   |              |  |                                                     |                   |              |  |
| <b>Assets</b>                                                                                                                                                        | <b>Individual</b> | <b>Joint</b> |  | <b>Liabilities &amp; Net Worth</b>                  | <b>Individual</b> | <b>Joint</b> |  |
| Cash on hand and in Banks (Schedule A)                                                                                                                               |                   |              |  | Notes Payable (Schedule H)                          |                   |              |  |
| U.S. Government Securities (Schedule B)                                                                                                                              |                   |              |  | Due to Brokers                                      |                   |              |  |
| Non Marketable Securities (Schedule C)                                                                                                                               |                   |              |  | Amounts Payable to Others - Secured                 |                   |              |  |
| Securities held by broker in Margin Accounts                                                                                                                         |                   |              |  | Amounts Payable to Others - Unsecured               |                   |              |  |
| Restricted, Control or Margin Account Stocks                                                                                                                         |                   |              |  | Accounts & Bills Due                                |                   |              |  |
| Real Estate owned (Schedule D)                                                                                                                                       |                   |              |  | Real Estate Mortgages Payable (Schedules D & H)     |                   |              |  |
| Accounts, Loans & Notes Receivable                                                                                                                                   |                   |              |  | Unpaid Income Tax                                   |                   |              |  |
| Automobiles                                                                                                                                                          |                   |              |  | Other Unpaid Taxes & Interest                       |                   |              |  |
| Cash Surrender Value Life Insurance (Schedule E)                                                                                                                     |                   |              |  | Other Liabilities: Itemize                          |                   |              |  |
| Vested interest in Deferred Compensation/Profit Sharing Plans/401K (Schedule F)                                                                                      |                   |              |  |                                                     |                   |              |  |
| Business Ventures (Schedule G)                                                                                                                                       |                   |              |  |                                                     |                   |              |  |
| Other Assets: Itemize Schedule G if applicable                                                                                                                       |                   |              |  |                                                     |                   |              |  |
|                                                                                                                                                                      |                   |              |  | <b>TOTAL LIABILITIES</b>                            |                   |              |  |
|                                                                                                                                                                      |                   |              |  | <b>NET WORTH</b>                                    |                   |              |  |
| <b>TOTAL ASSETS</b>                                                                                                                                                  |                   |              |  | <b>TOTAL LIABILITIES &amp; NET WORTH</b>            |                   |              |  |

| Contingent Liabilities              | Individual | Joint | SECTION 5 – Declarations                                                                                                                        |
|-------------------------------------|------------|-------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| As endorser, co-maker or guarantor  |            |       | Have (either of) you or any firm in which you were a major owner ever declared bankruptcy, or settled any debts for less than the amounts owed? |
| On leases, contracts                |            |       |                                                                                                                                                 |
| Legal claims                        |            |       | Are (either of) you a defendant in any suit or legal action?                                                                                    |
| Provision for federal income taxes  |            |       | Are (either of) you presently subject to any unsatisfied Judgments or tax liens?                                                                |
| Other special debt                  |            |       | Have (either of) you been audited by IRS?      Date of audit:                                                                                   |
| <b>TOTAL CONTINGENT LIABILITIES</b> |            |       |                                                                                                                                                 |

#### SECTION 6 – Schedules :

##### SCHEDULE A – Cash, Checking and Savings Accounts, Certificates of Deposit, Money Market Funds, Etc.

| Name of Institution | Type of Account | Owner        | Balance | If Pledged, to Whom? | Joint |
|---------------------|-----------------|--------------|---------|----------------------|-------|
|                     |                 |              |         |                      |       |
|                     |                 |              |         |                      |       |
|                     |                 |              |         |                      |       |
|                     |                 |              |         |                      |       |
|                     |                 | <b>TOTAL</b> |         |                      |       |

##### SCHEDULE B – Stocks, Bonds (Gov't & Comm.), Mutual Funds, Annuities, and Partnership Interests (General & Ltd.)

Please indicate number of Shares, Face Value (Bonds) or % of Ownership

| Number of Shares | Description | Held in Name of | Market Value* | Pledged Yes (X) | Pledged No (X) |
|------------------|-------------|-----------------|---------------|-----------------|----------------|
|                  |             |                 |               |                 |                |
|                  |             |                 |               |                 |                |
|                  |             |                 |               |                 |                |
|                  |             |                 |               |                 |                |
|                  |             | <b>TOTAL</b>    |               |                 |                |

\*If unlisted security or partnership interest, provide current financial statements to support basis for valuation.

##### Schedule C – Non-Marketable Securities

| Number of Shares | Description | In Name of   | Value | Pledge to others | Traded Where |
|------------------|-------------|--------------|-------|------------------|--------------|
|                  |             |              |       |                  |              |
|                  |             |              |       |                  |              |
|                  |             |              |       |                  |              |
|                  |             | <b>TOTAL</b> |       |                  |              |

##### Schedule D – Real Estate: Mortgages & Land Contracts Receivable (and related debt, if applicable)

| Description of Property or Address | Date of Original Investment and Amount | Market Value of Your % of Investment | Present Balance | Monthly Payment | Maturity Date |
|------------------------------------|----------------------------------------|--------------------------------------|-----------------|-----------------|---------------|
|                                    |                                        |                                      |                 |                 |               |
|                                    |                                        |                                      |                 |                 |               |
|                                    |                                        |                                      |                 |                 |               |
| <b>TOTAL</b>                       |                                        |                                      |                 |                 |               |

##### Schedule E – Life Insurance Carried

| Name of Company | Owner of Policy | Cash Surrender Value | Loans | Beneficiary | Face Amount |
|-----------------|-----------------|----------------------|-------|-------------|-------------|
|                 |                 |                      |       |             |             |
|                 |                 |                      |       |             |             |
|                 |                 |                      |       |             |             |
|                 |                 | <b>TOTAL</b>         |       |             |             |

##### Schedule F - Vested Interest In Deferred Compensation/Profit-Sharing Plans/401K

| Account Number | Company Name | Amount | Beneficiary | % Vested | Distribution Date |
|----------------|--------------|--------|-------------|----------|-------------------|
|                |              |        |             |          |                   |
|                |              |        |             |          |                   |
|                | <b>TOTAL</b> |        |             |          |                   |

##### Schedule G - Business Ventures

| List Name and Address of Any Business Venture in Which You are a Principal or Partner | Your Position/Title in The Business | Total Assets Listed in Section 3 | Net Worth of Business | Your % of Ownership | Present Value of Your Investment |
|---------------------------------------------------------------------------------------|-------------------------------------|----------------------------------|-----------------------|---------------------|----------------------------------|
|                                                                                       |                                     |                                  |                       |                     |                                  |
|                                                                                       |                                     |                                  |                       |                     |                                  |
|                                                                                       |                                     | <b>TOTAL</b>                     |                       |                     |                                  |

##### SCHEDULE H - Loans Owing Banks, Brokers, Finance Companies, and Other (MasterCard, Visa, Etc.)

| Owing to | Date of Original Borrowing/Amount | Present Balance | Secured by | Monthly Payment | Due |
|----------|-----------------------------------|-----------------|------------|-----------------|-----|
|          |                                   |                 |            |                 |     |
|          |                                   |                 |            |                 |     |
|          |                                   |                 |            |                 |     |
|          |                                   | <b>TOTAL</b>    |            |                 |     |

## CONSENT

Each of the undersigned represents, warrants, and certifies that (1) the information provided herein is true, correct and complete and gives a correct and complete showing of the financial condition of the undersigned, (2) the undersigned has no direct, indirect or contingent liabilities except as set forth in the statement, and (3) legal and equitable title to all assets listed herein is in the undersigned's sole name, except as may be herein otherwise noted. Each of the undersigned agrees to notify NEW FRONTIER BANK 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) financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligation to NEW FRONTIER BANK.

I hereby authorize NEW FRONTIER BANK ("The Bank") to obtain a consumer report or a credit report on me personally with respect to any loan in which I am the borrower, or a principal of the borrower, or a guarantor of the loan. Such reports may include personal financial, employment and credit information. "The Bank" may obtain new reports if "The Bank" renews or modifies a loan, or makes a new loan, without being required to get further approval from me. "The Bank" may disclose any report to any other person or institution who obtains any interest in any loan. "The Bank" may use the following consent with respect to any new applications for credit that I may make to "The Bank" without getting additional approval from me.

I hereby agree that NEW FRONTIER BANK ("The Bank"), or any employee, agent or representative of "The Bank", may verify all of the information given or credit references. I hereby authorize any person or company in possession of any such record(s) or information to rely on a photocopy or fax of this consent and to release such records to "The Bank".

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact the Senior Lender at NEW FRONTIER BANK at the address below, within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

**NOTICE:** The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Federal Reserve Board, Consumer Help Center, PO Box 1200, Minneapolis, Minnesota 55480; 888-851-1920 or ConsumerHelp@federalreserve.gov

**APPRAISAL NOTICE:** If the collateral which will secure this loan is a 1-4 family residence we may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

### IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

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*Signature (Individual)*

*Date*

*Signature (Joint Party)*

*Date*

ONCE SIGNED AND COMPLETED, TO EXPEDITE YOUR REQUEST, PLEASE WRITE THE NAME OF YOUR LENDER ON THE ATTENTION LINE BELOW AND THEN FAX TO THE LOAN DEPARTMENT AT 636-940-0451 OR MAIL TO THE ADDRESS BELOW.

Attention: \_\_\_\_\_

Loan Department

1771 Zumbehl Rd.

St. Charles, MO 63303