

PLEASE DO NOT LEAVE ANY
QUESTIONS UNANSWERED

CONFIDENTIAL

PERSONAL FINANCIAL STATEMENT

TO: Northfield Savings Bank

You are not required to give information as to your spouse or marital status. The availability of credit will be based on the information provided.

Check Appropriate Box:

If you are applying for an individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit request, complete entire form.

If you are applying for a joint account or an account that you and another person will use, complete all Sections, providing information about the joint applicant or user. If joint applicant or user is not a spouse, please fill out a separate Personal Financial Statement. However, please sign below by the statement "We intend to apply for joint credit."

We intend to apply for joint credit. _____
Applicant Co-Applicant

If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information on a separate sheet of paper about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

NAME:	Address:	SS #
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NAME:	Address:	SS #
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For the purposes of procuring and maintaining credit from time to time in any form whatsoever with the above named Bank, the undersigned submits the following as being a true and accurate statement of the undersigned's financial condition on the following date, and agree that if any change occurs that materially reduces the means or ability of the undersigned to pay all claims or demands, the undersigned will immediately and without delay notify the said Bank, and unless the Bank is so notified it may continue to rely upon the statement herein given as a true and accurate statement of the financial condition of the undersigned as of the close of business.

Financial Condition as of: (DATE) _____

ASSETS		LIABILITIES	
Cash on hand and in Banks		Notes payable to Banks - Secured	
U S Gov Securities - see schedule		Notes payable to Banks - Unsecured	
Listed Securities - see schedule		Notes payable to relatives	
Unlisted Securities - see schedule		Notes payable to others	
Accounts and Notes Receivable Due from relatives and friends		Accounts and bills due	
Accounts and Notes Receivable Due from others - good		Unpaid Income Tax	
Accounts and Notes Receivable Doubtful		Other unpaid taxes and interest	
Real Estate owned - see schedule		Real Estate Mortgages payable - see schedule	
Real Estate Mortgages Receivable		Chattel Mortgages & other liens payable	
Automobile & other Personal Property		Other debts - itemize	
Cash Value - Life Insurance		Unpaid State Withholding Taxes	
Other Assets - itemize		Unpaid State Income Taxes	
		Unpaid Federal Withholding Taxes	
		Unpaid Federal Income Taxes	
		TOTAL LIABILITIES	
		NET WORTH	
TOTAL ASSETS		TOTAL LIABILITIES & NET WORTH	

APPLICANT: SOURCES OF INCOME	APPLICANT: PERSONAL INFORMATION
Salary	Business or occupation Date of Birth
Bonus and Commissions	
Dividends	Partner or Officer in any other venture
Real Estate Income	
ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THIS OBLIGATION.	
Other Income - itemized	No. of Dependents:
TOTAL	
CONTINGENT LIABILITIES	GENERAL INFORMATION
As endorser, co-maker or guarantor	Are any assets pledged? - see schedule
On leases or contracts	Are you defendant in any suits or legal actions?
Legal Claims	Personal Bank Accounts carried at:
PROVISION FOR FEDERAL INCOME TAXES	
OTHER SPECIAL DEBT	Have you ever been in bankruptcy? Explain:

CO-APPLICANT: SOURCES OF INCOME	CO-APPLICANT: PERSONAL INFORMATION
Salary	Business or occupation Date of Birth
Bonus and Commissions	
Dividends	Partner or Officer in any other venture
Real Estate Income	
ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYING THIS OBLIGATION.	
Other Income - itemized	No. of Dependents:
TOTAL	
CONTINGENT LIABILITIES	GENERAL INFORMATION
As endorser, co-maker or guarantor	Are any assets pledged? - see schedule
On leases or contracts	Are you defendant in any suits or legal actions?
Legal Claims	Personal Bank Accounts carried at:
PROVISION FOR FEDERAL INCOME TAXES	
OTHER SPECIAL DEBT	Have you ever been in bankruptcy? Explain:

SCHEDULE OF U.S. GOVERNMENTS, STOCKS AND BONDS OWNED

No. of Shares OR Face Value (Bonds)	Description	In Name Of	Market Value

SCHEDULE OF REAL ESTATE MORTGAGES RECEIVABLE

Description of Property Covered	Date of Acquisition	In Name Of	Amount	Maturity

SCHEDULE OF REAL ESTATE OWNED

Description of Property and Improvements	Date Acquired	Title In Name Of	Cost	Market Value	Mortgage Amount	Mortgage Maturity

SCHEDULE OF LIFE INSURANCE CARRIED, including N.S.L.I. AND GROUP INSURANCE

Amount	Name of Company	Beneficiary	Cash Surrender Value	Loans

SCHEDULE OF ASSETS PLEDGED

Description	Value	To Whom Pledged

GIVE NAME OF BANKS OR FINANCE COMPANIES WHERE CREDIT HAS BEEN OBTAINED

Name	Date	High Credit	Basis

The undersigned certifies that the information inserted in this document and any attachment has been carefully read and is true and correct. I/We authorize you, and any duly authorized agents, to obtain and use credit reports and to exchange credit information in connection with my/our application and any update, renewal, account review, extension or as part of the bank's quality control program. It is understood that a photocopy of this form will serve as authorization. I/We understand that I/We must update this credit information at your request and/or if my/our financial condition changes. I/We acknowledge that the credit being applied for will be used for business purposes.

Date Signed

Signature

Date Signed

Signature