



To protect your privacy, this statement should NOT be emailed after it is completed.
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PERSONAL FINANCIAL STATEMENT

ASSETS: Only assets titled directly in the below name(s) should be listed in Section 2. Contingent and indirect assets should be listed in Section 3.

LIABILITIES: List all direct liabilities in Section 2. Contingent and indirect liabilities should be listed in Section 3.

Instructions/Reminders for completing the form:

1. Check off and initial if applying for individual or joint credit.
2. Complete sections as appropriate. Please make sure to insert a date in Section 2.
3. Please sign and date the form on page 4.

IMPORTANT: Please read, check off one of the following statements and initial below.

This personal financial statement is being offered in conjunction with an individual application for business purpose credit, for an extension or renewal of such credit, or compliance with annual financial reporting requirements. Please complete Sections 1A, 2, 3, and 4A.

This personal financial statement is being offered in conjunction with a joint application for business purpose credit, for an extension or renewal of such credit, or compliance with annual financial reporting requirements. Please complete Sections 1A, 1B, 2, 3, 4A and 4B and initial below.

Applicant and co-applicant (if applicable) must initial in the appropriate area:

_____ Applicant Initials

_____ Co-Applicant Initials

SECTION 1A - INDIVIDUAL INFORMATION			SECTION 1B - OTHER PARTY INFORMATION		
Name			Name		
Address			Address		
Position or Occupation			Position or Occupation		
Business Name			Business Name		
Business Address			Business Address		
Length of Employment			Length of Employment		
Email Address			Email Address		
Phone Number:	<input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Other		Phone Number:	<input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Other	
Cell Phone:			Cell Phone:		
Business Phone:			Business Phone:		

NOTE: Please complete all Schedules first; dollar amounts will automatically fill in under Section 2.

SECTION 2 - STATEMENT OF ASSETS AND LIABILITIES AS OF:			
Direct Assets	Amount In dollars (omit cents)	Direct Liabilities	Amount In dollars (omit cents)
Personal Bank Accounts (Schedule 1)		Life Insurance Loans (Schedule 2)	
Cash Value Life Insurance (Schedule 2) (not face value - do not deduct loans)		Loans Owing Banks and Others (Schedule 9)	
Fully Marketable Securities (Schedule 3)		Mortgages Owing - Personal Real Estate (Schedule 6)	
Non-Marketable Securities (Schedule 4)		Mortgages Owing - Investment Real Estate (Schedule 7)	
Accounts/Notes Receivable (Schedule 5)		Other Liabilities Owing (Schedule 10)	
Real Estate For Personal Use (Schedule 6)		Total Liabilities	
Real Estate Investments (Schedule 7)			
Ownership In Privately Owned Business(es) (Schedule 8)			
Other Personal Assets (Schedule 11)		Net Worth (Total Assets Minus Total Liabilities)	
Total Assets		Total Liabilities and Net Worth	

SCHEDULE 1 - PERSONAL BANK ACCOUNTS (including checking, savings, money market, CD's, etc.)				
Bank	Titled in Name(s) of	Type of A/C	A/C No.	Balance
TOTAL				

SCHEDULE 2 - LIFE INSURANCE CARRIED (include "GI" and group insurance)						
Insurance Company	Name of Insured	Face Amount of Policy	Cash Surrender Value	Policy Loans	Policy Owner	If Assigned, To Whom?
		TOTAL				

SCHEDULE 3 - MARKETABLE SECURITIES						
Bond Par or No. of Shares	Description of Security	Are They Pledged or Held By Others?	Cost	Registered Owner(s)	Market Value On Statement Date	Exchange Where Traded
					TOTAL	\$

SCHEDULE 4 - NON-MARKETABLE SECURITIES				
Bond Par or No. of Shares	Description of Security	Cost	Registered Owner(s)	Market Value On Statement Date
				TOTAL

SCHEDULE 5 - ACCOUNTS AND NOTES RECEIVABLE						
Date of Note of Account	Due From	Original Amount	Present Balance	Repayment Terms	Security Held For This Debt	
					Description	Cost
		TOTAL				

SCHEDULE 6 - REAL ESTATE FOR PERSONAL USE								
Full Address (street,city,tpw,cnty,state)	Titled In Name(s) Of	Date Bought	Original Cost	Market Value	Mortgage Balance	Monthly Payment	Interest Rate	Owed To
							%	
							%	
			TOTAL					

SCHEDULE 7 - REAL ESTATE INVESTMENTS								
Description/Location of Real Estate Investment	Titled In Name(s) Of	% Owned By You	Year Purchased	Your Original Cost	Mkt. Value of Your % of Ownership	Monthly Pymt Interest Rate	Mortgage Balance	Owed To
		%						
		%						
		%						
			TOTAL					

SCHEDULE 8 - OWNERSHIP OF PRIVATELY OWNED BUSINESS(ES)						
Business Name and Address	Form of Ownership **	Nature of Business	Date of Investment	Original Investment Cost	% of Ownership	Present Net Value of Your Investment
					%	
					%	
					%	
** Indicate: proprietor, general partner, limited partner, corporation, LLC, etc			TOTAL			

SCHEDULE 9 - LOANS OWING BANKS, BROKERS, FINANCE COMPANIES, AND OTHERS (MasterCard, Visa, etc.)							
Owing to Name	Account Number	Original Amount	Date of Orig. Borrowing	Present Balance Due	Monthly Payment	Interest Rate	Secured By
						%	
						%	
						%	
						%	
						%	
						%	
			TOTAL				

SCHEDULE 10 - OTHER LIABILITIES (include Income Taxes, Real Estate Taxes, other Accounts / Bills Owing)		
Other Liabilities (Describe):	To Whom Owed	Amount
TOTAL		

SCHEDULE 11 - OTHER PERSONAL ASSETS	
Describe:	Amount
TOTAL	

SECTION 3			
Contingent and Indirect Assets (such as trust, vested pensions, renewal commissions, etc.):		Contingent and Indirect Liabilities (such as lease obligations, legal claims, contracts, co-maker, surety, endorser or guarantor for debts of others):	
Description	Amount	Description	Amount
Total		Total	

SECTION 4A - INDIVIDUAL INFORMATION		SECTION 4B - OTHER PARTY INFORMATION	
Sources of Annual Income:		Sources of Annual Income:	
Salary (Amount Reported On W-2) Or Professional Net Income		Salary (Amount Reported On W-2) Or Professional Net Income	
Bonuses and Commissions		Bonuses and Commissions	
Interest and Dividends		Interest and Dividends	
Alimony, Child Support and Separate Maintenance Payments**		Alimony, Child Support and Separate Maintenance Payments**	
Net Real Estate Income		Net Real Estate Income	
Other Income (describe):		Other Income (describe):	
Total Annual Income		Total Annual 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.

GENERAL INFORMATION			GENERAL INFORMATION		
Yes	No	(Please select appropriate circle.)	Yes	No	(Please select appropriate circle.)
		Are you a defendant in any suit or legal action? If yes, explain:			Are you a defendant in any suit or legal action? If yes, explain:
		Are you presently subject to any unsatisfied judgements or tax liens? If yes, explain:			Are you presently subject to any unsatisfied judgements or tax liens? If yes, explain:

INFORMATION CONCERNING WILL					INFORMATION CONCERNING WILL				
Date of Will:			No Will	No Executor	Date of Will:			No Will	No Executor
Attorney Name:			Phone:		Attorney Name:			Phone:	
Accountant Name:			Phone:		Accountant Name:			Phone:	
Insurance Advisor:			Phone:		Insurance Advisor:			Phone:	
Investment Advisor:			Phone:		Investment Advisor:			Phone:	
Yes	No	(Please select appropriate circle.)			Yes	No	(Please select appropriate circle.)		
		Have you ever been through bankruptcy or settled any debts for less than amount owed? If yes, explain:					Have you ever been through bankruptcy or settled any debts for less than amount owed? If yes, explain:		
		Have you filed federal tax returns for the most recent year?					Have you filed federal tax returns for the most recent year?		
		Have you paid all related taxes?					Have you paid all related taxes?		
		Date of last IRS audit					Date of last IRS audit		

The information contained in this statement is provided to induce the Bank to extend or to continue the extension of credit to the undersigned or to others upon the surety of the undersigned. The undersigned acknowledge and understand that the Bank is relying on the information provided herein in deciding to grant, to continue credit or to accept a surety thereof. Each of the undersigned represents, warrants and certifies that the information provided herein is true, correct and complete. Each of the undersigned agrees to notify the 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) in the financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligation to the Bank. In the absence of such notice or new and full written statement, this should be considered as a continuing statement and substantially correct. The Bank is authorized to make all inquiries the Bank deems necessary to verify the accuracy of the information contained herein, and to determine the credit-worthiness of the undersigned, including accessing third party credit reporting agencies. Each of the undersigned authorizes the Bank to answer questions about the Bank's credit experience with the undersigned. The undersigned understand that the Bank will retain this statement and information contained herein whether or not credit is extended.

You have the right to request us not to share certain personal credit information (such as information we collect about you above and on your credit report), other than as permitted by law, with our affiliates. To do so, you may call our Loan Department at 1-610-628-1828. This request will apply only to the sharing of certain personal credit information among our affiliates and will take effect as soon as reasonably practicable.

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, business, non-profit, etc. who opens an account. What this means for you: If you are an individual, 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. For businesses, partnerships, non-profits, etc. we will ask for Articles of Incorporation, Corporate Resolutions, Beneficial Ownership forms (if applicable), or similar documents so that we can identify your entity.

Date Signed _____

Signature (First Party) _____
 Social Security Number _____
 Date of Birth _____

Date Signed _____

Signature (Second Party) _____
 Social Security Number _____
 Date of Birth _____

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SCHEDULE 7 - REAL ESTATE INVESTMENTS (CONTINUED)

Description/Location of Real Estate Investment	Titled In Name(s) Of	% Owned By You	Year Purchased	Your Original Cost	Mkt. Value of Your % of Ownership	Monthly Pymt Interest Rate	Mortgage Balance	Owed To
		%				%		
		%				%		
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		%				%		
			TOTAL			%		