

IMPORTANT APPLICANT INFORMATION: Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm this information. The information you provide is protected by our privacy policy and federal law.

EXCEL INSTRUCTIONS: Complete all applicable areas for all tabs/pages on bottom, print, and sign where indicated. Then, mail or deliver the original to North Valley Bank. The schedules on pages 3-5 are formulated to calculate totals and feed onto the first page's Financial Summary below.

I/We are applying for credit in the amount of _____ on _____ with North Valley Bank. (Check one below)

☐ If 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 the basis for repayment of the credit requested, **complete only Sections 1 and 3 (and applicable schedules).**

☐ If you are applying for joint credit with another person, **complete all Sections providing information in Section 2** about the joint applicant.

Applicant Initial → _____ ← Co-Applicant Initial

☐ If you are applying for individual credit, but are relying on income from alimony, child support or separate maintenance payments or on the income or assets of another person as basis for repayment of the credit requested, **complete all Sections to the extent possible, providing information in Section 2** about the person whose alimony, support or maintenance payments or income or assets you are relying.

STATEMENT OF FINANCIAL CONDITION AS OF: _____

| SECTION 1 - Applicant Information | SECTION 2 - Co-Applicant Information |
|-----------------------------------|--------------------------------------|
| Name _____ | Name _____ |
| Physical Address _____ | Physical Address _____ |
| Mailing Address _____ | Mailing Address _____ |
| Date of Birth _____ | Date of Birth _____ |
| Social Security No. _____ | Social Security No. _____ |
| Email Address _____ | Email Address _____ |
| Mobile Phone _____ | Mobile Phone _____ |
| Business Phone _____ | Business Phone _____ |
| Occupation _____ | Occupation _____ |
| Bus. Name / # years _____ | Bus. Name / # years _____ |
| Business Address _____ | Business Address _____ |

SECTION 3 - Financial Summary

| Assets | Liabilities |
|---|---|
| Cash on hand and in banks (from Schedule A) \$ - | Cash pledged (From Schedule A) \$ - |
| US Gov't & Marketable Securities (from Schedule B) \$ - | Due to Brokers \$ - |
| Private Company Ownership (from Schedule C) \$ - | Amounts payable to others _____ |
| Securities held by broker in margin accounts _____ | Accounts and bills due _____ |
| Restricted or control stocks _____ | Unpaid income tax _____ |
| Real Estate owned (from Schedule D) \$ - | Other unpaid taxes and interest _____ |
| Cash Value Life Insurance (from Schedule E) \$ - | Real Estate mortgage balances (from Schedule D) \$ - |
| Loans Receivable (from Schedule G) \$ - | Life Insurance loans (from Schedule E) \$ - |
| Automobiles and other personal property _____ | Banks where credit is obtained (from Schedule F) \$ - |
| Other Assets (itemize below): _____ | Other Debts (itemize below): _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |

| | |
|--------------------------|---|
| TOTAL ASSETS \$ - | TOTAL LIABILITIES \$ - |
| | NET WORTH \$ - |
| | TOTAL LIABILITIES AND NET WORTH \$ - |

Personal Information

Are you a

US Citizen

Are you a

Permanent Resident Alien

Are you obligated to pay alimony, child support, or separate maintenance payments? If yes, please describe:

Have you ever declared bankruptcy? If yes, please describe (including year and status):

Do you have a will? If yes, please name executor:

Income tax settled through (year)?

Are you a defendant in any suits or legal actions? If yes, please describe:

Are you a partner or officer in any other ventures? If yes, please describe:

Are any assets pledged other than described on Schedules A-G on pages 3-5? If yes, please describe:

Contingent Liabilities

Do you have any contingent liabilities? If yes, please describe:

Amount of contingent liability

As endorser, co-maker, or guarantor?

On leases or contracts?

Legal claims

Other special debt

Amount of contested income tax liens

Describe any payment that are past due, delinquent, or in default:

Income Summary

Salary:

Bonuses & Commissions:

Real Estate Income:

Dividends:

Other Income** (please itemize below):

TOTAL**\$0.00****TOTAL INCOME FOR CURRENT YEAR-TO-DATE**

**Alimony, child support, or separate maintenance income need not be disclosed unless relied upon as a basis for extension of credit. If disclosed, payments are received under:

☐

Court order

☐

Oral understanding

☐

Written agreement

| Schedule A - Cash, Checking Accounts, Savings Accounts, and Certificates of Deposit | | | | | | |
|---|-----------------|-----------------|---------|-------------------|-------------------|---------------------|
| List the names of all institutions at which you maintain a deposit account | | | | | | |
| Name of Insitution | Name on Account | Type of Account | Balance | Pledged? (Y/N) | Amount Pledged | Amount Available |
| Cash on Hand | | | | | | \$0.00 |
| | | | | | | \$0.00 |
| | | | | | | \$0.00 |
| | | | | | | \$0.00 |
| | | | | | | \$0.00 |
| | | | | | | \$0.00 |
| | | | | | | \$0.00 |
| | | | | | | \$0.00 |
| | | | | | | \$0.00 |
| | | | | | | \$0.00 |
| TOTALS | | | \$0.00 | | \$0.00 | \$0.00 |

| Schedule B - US Government & Marketable Securities, Parnership Interests (General & Limited) | | | | | | |
|---|-------------------------------------|-------|--------------------------|-----------------|-------------------|-------------------------|
| If unlisted security or partnership interest, provide current financial statements to support basis for valuation | | | | | | |
| # of Shares / Face Value / % of Ownership | Agency or Issuing Company / Type | Owner | Margined Account? Y/N | Pledged? Y/N | Amount Pledged | Current Market Value |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| TOTALS | | | | | \$0.00 | \$0.00 |

| Schedule C - Private Company Ownership | | | |
|--|-------------------------------------|----------------|--------------|
| Number of Shares | Agency or Issuing Company / Type | In the Name of | Market Value |
| | | | |
| | | | |
| | | | |
| | | | |
| TOTALS | | | \$0.00 |



Personal Financial Statement

North Valley Bank
Personal Financial Statement
Last Revised 12/17/2024

| Schedule E - Life Insurance Carried (Including N.S.L.I. and Group Insurance) | | | | | |
|--|--|----------------------|-------------|--------------|--------------------------------|
| Name of Insurance Company | Owner of Policy (Name of Beneficiary) | Cash Surrender Value | Face Amount | Policy Loans | Amount Borrowed against Policy |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| TOTALS | | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

| Schedule F - Names of Banks or other Lenders where credit has been obtained | | | | | | | |
|---|----------|-------------------|-----------------|----------------------|--------------------|-----------------|----------------|
| Name of Lender | Borrower | Date Made (MM/YY) | Original Amount | Due/Maturity (MM/YY) | High Credit /Limit | Current Balance | Type of Credit |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| TOTALS | | | \$0.00 | | \$0.00 | \$0.00 | |

| Schedule G - Notes Receivable (Real Estate Mortgages, Land Contracts, Other) | | | | | | |
|--|------------|---------|-----------|--------------|---------|-----------------|
| Name of Borrower | Secured by | % Owned | Note Date | Due/Maturity | Balance | Monthly Payment |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| TOTALS | | | | | \$0.00 | \$0.00 |

The information contained in this statement is provided for the purpose of obtaining or maintaining credit with you on behalf of the undersigned, or persons, firms or corporations in whose behalf the undersigned may either severally or jointly with others, execute a guaranty in your favor. Each undersigned understands that you are relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and complete and that you may consider this statement as continuing to be true and correct until a written notice of a change is given to you by the undersigned. You are authorized to make all inquiries you deem necessary to verify the accuracy of the statements made herein, and to determine my/our creditworthiness. You are authorized to answer questions about your credit experience with me/us.

I/we fully understand that it is a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts, pursuant to 18 U.S.C. Section 1014.

| | |
|---|--|
| Applicant Signature _____ SSN _____ | Date Signed _____ Date of Birth _____ ID/DL State & # _____ |
| Co-Applicant Signature _____ SSN _____ | Date Signed _____ Date of Birth _____ ID/DL State & # _____ |