

**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 &amp; Commissions:

Real Estate Income:

Dividends:

Other Income\*\* (please itemize below):

**TOTAL****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						
<b>TOTALS</b>						

**Schedule B - US Government & Marketable Securities, Partnership 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
<b>TOTALS</b>						

**Schedule C - Private Company Ownership**

Number of Shares	Agency or Issuing Company / Type	In the Name of	Market Value
<b>TOTALS</b>			



## Personal Financial Statement

**North Valley Bank**  
**Personal Financial Statement**  
**Last Revised 8/13/2024**

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
<b>TOTALS</b>					

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
<b>TOTALS</b>							

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

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 _____	Date Signed _____
SSN _____	Date of Birth _____ ID/DL State & # _____

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