



## Personal Financial Statement

**IMPORTANT:** Read these directions before completing this statement.

If you have a separately prepared personal financial statement, **complete Section 1 and 2, sign, and date our document with your prepared personal financial document.**

### Individual Credit

If you are applying for individual credit in your own name and will rely on your own income or assets, and not the income or assets of another person as the basis for repayment of the credit requests OR if you are the guarantor for another person(s), firm(s), or corporation(s) **do not complete Section 2.**

### Joint Credit

If you are applying for joint credit with another person or applying for individual credit and are relying on income from alimony, child support, separate maintenance, or on the income or assets of another person as a basis for repayment of the credit requested **complete all sections with reliant or joint party information provided in Section 2.** (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)

### Personally Identifiable Information

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. 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 require you to provide your driver's license and other identifying documents.

#### STATEMENT OF FINANCIAL CONDITION AS OF

:

#### SECTION 1 | INDIVIDUAL INFORMATION

Full legal name

Driver's license number/state

Driver's license issue date

Driver's license expiration date

Date of birth

Mother's maiden name

Social security number

Home Address

City, State, Zip

Mailing address (if different)

City, State, Zip

Length of time at residence

Employer

Position or occupation

Length of employment

Employer address

City, State, Zip

Mobile phone

Employer phone

Ext

Email

#### SECTION 2 | JOINT PARTY INFORMATION

Full legal name

Driver's license number/state

Driver's license issue date

Driver's license expiration date

Date of birth

Mother's maiden name

Social security number

Home Address

City, State, Zip

Mailing address (if different)

City, State, Zip

Length of time at residence

Employer

Position or occupation

Length of employment

Employer address

City, State, Zip

Mobile phone

Employer phone

Ext

Email

SECTION 3 | SUMMARY

**Assets** (do not include assets of doubtful value)  
**Individual or Joint** (in dollars, omit cents)

Description	Amount
Cash, investments, and marketable securities (See Schedule A)	
Securities held by broker in margin accounts	
Residences and other real estate owned (See Schedule C)	
Accounts, loans, and notes receivable	
Life insurance cash surrender value	
Automobiles	
Business ventures (See Schedule F)	
Retirement assets (See Schedule B)	
Other assets – itemize	

**TOTAL ASSETS**

**Liabilities**  
**Individual Or Joint** (in dollars, omit cents)

Description	Amount
Bank and other institutional creditors (See Schedule E)	
Due to brokers	
Residences and other real estate mortgage payable (See Schedule C)	
Amounts payable to others – secured	
Amounts payable to others – unsecured	
Accounts and bills due	
Unpaid income tax	
Other unpaid taxes and interest	
Other debts	

**TOTAL LIABILITIES**

**NET WORTH**

**TOTAL LIABILITIES AND NET WORTH**

SECTION 4 | ANNUAL INCOME

For year ending
Salaries, bonuses, and commissions
Dividends and interest
Real estate income
Other 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.)

**TOTAL INCOME**

SECTION 5 | GENERAL QUESTIONS (if yes, please provide detail)

Do you foresee any liquidity events in the next 1 to 3 years? <input type="radio"/> Yes <input type="radio"/> No
Do you hold any non-marketable securities (ex.shares in privately held companies)? <input type="radio"/> Yes <input type="radio"/> No
Have (either of) you or any firm in which you were a major owner ever declared bankruptcy, settled any debts for less than the amount owed, or had a foreclosure? <input type="radio"/> Yes <input type="radio"/> No
Do you have any contingent liabilities (as endorser, co-maker, or guarantor? Are you obligated on any leases or contracts?) <input type="radio"/> Yes <input type="radio"/> No
Are you involved in any pending legal actions? <input type="radio"/> Yes <input type="radio"/> No
Do you have any contested income or outstanding tax liens? <input type="radio"/> Yes <input type="radio"/> No
Do you have any other special debt or circumstances? <input type="radio"/> Yes <input type="radio"/> No



# WESTFIELD BANK

If you need to supply more information than lines allotted, please submit separate supplemental documentation or information when you submit this form.

## SCHEDULE A | CASH, INVESTMENTS, AND MARKETABLE SECURITIES

(including U.S. government treasuries, checking, savings, CDs, money market accounts, etc.)

Financial Institution Name	Account Type	In Name of	Are these pledged?	Balance / Market Value	Stocks, Bonds, or Mixed

## SCHEDULE B | RETIREMENT ASSETS

Type (ex. 401(k), IRA)	In Name of	Balances	Stocks, Bonds, or Mixed Portfolio
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## SCHEDULE C | RESIDENCES AND OTHER REAL ESTATE (partially or wholly owned)

Address	Property Type	Title in the Name of	Ownership Percent	Date Acquired	Cost	Market Value	Monthly Payment	Mortgage Amount	Maturity Date
			%						
			%						
			%						

## SCHEDULE D | LIFE INSURANCE CARRIED

Insurance Company	Policy Owner	Beneficiary and Relationship	Face Amount	Policy Loans	Cash Surrender Value
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## SCHEDULE E | BANK AND OTHER INSTITUTIONAL CREDITORS (list any debt including credit card, car loans, etc.)

Name and Address of Creditor	Original Loan/ Line Amount	Date of Loan	Maturity Date	Secured debt collateral	Amount Owed
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## SCHEDULE F | BUSINESS VENTURES (all in which you are a principal/partner)

Business name and address	Ownership Percent	Position/Title in the business	Total Assets of business	Line of Business	Years in Business
	%				
	%				
	%				

The information contained in this statement is provided to induce Westfield Bank to extend or to continue the extension of credit to the undersigned or to others upon the guarantee of the undersigned. The undersigned acknowledge and understand that Westfield Bank is relying on the information provided herein in deciding to grant or continue credit or to accept a guarantee 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 Westfield 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, (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) obligations to Westfield Bank. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. Westfield Bank is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein, and to determine the credit-worthiness of the undersigned. Each of the undersigned authorizes Westfield Bank to answer questions about the credit experience with the undersigned.

Signature (individual)

Date Signed

Signature (joint party)

Date Signed