



PERSONAL FINANCIAL STATEMENT

2025 Larpenteur Ave. W. ♦ Falcon Heights, MN 55113
 METRO 651.215.3500 ♦ TOLL-FREE 888.34.SPIRE ♦ www.myspire.com

I may apply for a credit extension, loan or other financial accommodation alone or together with a co-applicant.

TYPE: INDIVIDUAL APPLICATION JOINT APPLICATION

APPLICANT				CO-APPLICANT			
Full Name:				Full Name:			
Street Address:				Street Address:			
City/State/Zip:				City/State/Zip:			
County:				County:			
Since: <input type="checkbox"/> Rent <input type="checkbox"/> Own \$ /mo.				Since: <input type="checkbox"/> Rent <input type="checkbox"/> Own \$ /mo.			
Social Security #:		Date of Birth:		Social Security #:		Date of Birth:	
Drivers Licence #:		State Issued	Exp. Date	Drivers Licence #:		State Issued	Exp. Date
Home Phone #:		Work Phone #:		Home Phone #:		Work Phone #:	
Cell Phone #:				Cell Phone #:			
Email Address:				Email Address:			
Employer:				Employer:			
Address:				Address:			
Position/Title:		Since:		Position/Title:		Since:	
Dependents/include self/ages:				Dependents/include self/ages:			
Marital Status:* <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated				Marital Status:* <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated			

* Do not provide this information if your application is for individual credit.

PLEASE COMPLETE SCHEDULES 1-6 BEFORE THIS SECTION.

Date of valuation _____ (attach separate sheets if more space is needed)

ASSETS		Joint=J Sole=S	Amount \$	LIABILITIES	Balance	Monthly Payment		
Cash (Schedule 1)		J or S		Total Credit Card Balances				
Cash Value of Life Insurance (Schedule 2)		J or S		Insurance loans				
Securities - Non Retirement (Schedule 3)		J or S						
Total Retirement Accounts		J or S		Retirement Account Loans				
Value of My Companies (list)		J or S		Contingent Liabilities (Schedule 6)				
		J or S						
Personal Residence		J or S		Mortgage on My Home				
Other Real Estate (Schedule 4)		J or S		Other Real Estate Mortgages				
Contracts I Own (Schedule 5)		J or S						
Automobiles		J or S		Auto Loans				
		J or S						
Personal Property		J or S						
Other Tangible Assets (Describe)		J or S		Other Liabilities (Describe)				
		J or S						
		J or S		Alimony/Child Support/Maintenance				
Total Assets \$				Total Liabilities \$				
				Total Assets-Total Liabilities				
Annual Income								
	Salary	Commissions	Dividends	Interest	Rentals	Alimony/Child Support or Maintenance*	Other	Total Income
Applicant								
Co-Applicant								

* You need not show this unless you wish SPIRE Credit Union to consider it.

Schedule 1: Cash, Savings, Certificates and Money Market Accounts

Name of Bank, Financial Institution, Credit Union or Brokerage Firm	Type of Account	In Whose Name?	Pledged?	Account Balance (\$)
			Yes or No	
			Yes or No	
			Yes or No	
			Yes or No	

Schedule 2: Life Insurance

Insurance Company	Name of Insured	Beneficiary(s)	Face Value of Policy	Cash Value of Policy (\$)	Loans(\$)

Schedule 3: Securities Owned - Non Retirement

Description	Pledged?	Joint = J Sole = S	Listed = L Unlisted = U	Present Market Value (\$)	Controlled or Restricted?
	Yes or No	J or S	L or U		Yes or No
	Yes or No	J or S	L or U		Yes or No
	Yes or No	J or S	L or U		Yes or No
	Yes or No	J or S	L or U		Yes or No

Schedule 4: Real Estate Owned

Property Address	Ownership %	Purchase Year	Purchase Price	Current Value	Loan Balance	Interest Rate	Loan Payment (P&I)	Monthly Tax & Insurance	Monthly Rent Income	Monthly Expenses
Personal Residence										
Secondary/Vacation Home										
Investments Property	Ownership %	Purchase Year	Purchase Price	Current Value	Loan Balance	Interest Rate	Loan Payment (P&I)	Monthly Tax & Insurance	Monthly Rent Income	Monthly Expenses

Schedule 5: Receivables, Mortgages and/or Contracts I Own

Name of Debtor	Description of Property/Collateral	First Lien or Second Lien	Date of Maturity	Repayment terms	Balance Due (\$)
		First or Second		\$ per	
		First or Second		\$ per	

Schedule 6: Contingent Liabilities

	As Endorser	As Guarantor	Lawsuits	For Taxes	Other (Detail)	Total Contingent Liabilities
Applicant						
Co-Applicant						

	Applicant	Co-Applicant	
Have you ever gone through bankruptcy or had a judgement against you?	Yes or No	Yes or No	
Are any assets pledged or debts secured except as shown?	Yes or No	Yes or No	
Have you made a will?	Yes or No	Yes or No	
	Applicant	Co-Applicant	Amount \$
Do you have outstanding letters of credit or surety bonds?	Yes or No	Yes or No	
Are there any suits or legal actions pending against you?	Yes or No	Yes or No	
Are any of your tax obligations past due?	Yes or No	Yes or No	
If yes for any of the above, give details:			

Amount Requested or Guaranteed:	Purpose of Loan or Guaranty for:

This statement is given to SPIRE Credit Union (SPIRE) for the purpose of obtaining credit. It is true and correct in every detail and fairly shows my/our financial condition at this time. I/We will give SPIRE prompt written notice of any substantial change in such financial condition occurring before full payment of my/our obligations to SPIRE. I/We understand that SPIRE will keep this personal financial statement whether or not SPIRE approves the credit for which it is submitted. SPIRE is authorized to check my/our credit and employment history or any other information provided.

THE UNDERSIGNED CERTIFY THAT THE INFORMATION CONTAINED ON THIS FORM HAS BEEN CAREFULLY REVIEWED AND THAT IT IS TRUE AND CORRECT IN ALL RESPECTS.

Applicant Signature Date

Co-Applicant Signature (if you are requesting the financial account accommodation jointly) Date

