

Applicant(s) Name and Address  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

FINANCIAL STATEMENT  
FULTON SAVINGS BANK  
75 South First Street  
Fulton, NY 13069  
Phone 315-592-3158  
315-200-0663

Type of Credit  
Individual \_\_\_\_\_  
Joint \_\_\_\_\_

APPLICANT'S INFORMATION

Business or Occupation \_\_\_\_\_  
Employer's Name and Address \_\_\_\_\_  
\_\_\_\_\_  
Length of Employment \_\_\_\_\_  
Home Phone \_\_\_\_\_ Bus. Phone \_\_\_\_\_  
Date of Birth \_\_\_\_\_ S.S. # \_\_\_\_\_

ASSETS

LIQUID ASSETS

Cash on Hand and in Banks Sched. A \_\_\_\_\_  
Cash Value of Life Insurance Sched. B \_\_\_\_\_  
Cash Value of Marketable Stocks, Bonds, Mutual  
Funds Sched. C \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

TOTAL LIQUID ASSETS \_\_\_\_\_

LONG TERM ASSETS

Real Estate Owned Sched E \_\_\_\_\_  
Notes and Accounts Receivable Sch D \_\_\_\_\_  
Mortgages and Contracts owned \_\_\_\_\_  
Furniture and Personal Property \_\_\_\_\_  
Automobiles Sched F \_\_\_\_\_  
Recreational Vehicles or Other Consumer Goods,  
Sched F \_\_\_\_\_  
IRA and Tax Deferred Accounts \_\_\_\_\_  
Other Assets (List with Value) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Total Long term Assets \_\_\_\_\_

TOTAL ASSETS \_\_\_\_\_

General Information

Are any Assets Pledged Other than Described on Schedules? \_\_\_\_\_  
Are You a Defendant in Any Suits or Legal Actions? \_\_\_\_\_  
Income Tax Return Filed Through What Date? \_\_\_\_\_  
Have You ever been Declared Bankrupt in the last 10 years? \_\_\_\_\_  
Are you a Partner or Officer in any other Venture? \_\_\_\_\_

JOINT PARTY INFORMATION

Business or Occupation \_\_\_\_\_  
Employer's Name and Address \_\_\_\_\_  
\_\_\_\_\_  
Length of Employment \_\_\_\_\_  
Home Phone \_\_\_\_\_ Bus. Phone \_\_\_\_\_  
Date of Birth \_\_\_\_\_ S.S. # \_\_\_\_\_  
Relationship to other party \_\_\_\_\_

LIABILITIES

Installment Debts (including auto loans)  
Creditor Mo. Payment Unpaid Balance

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Revolving Charge Accounts

Creditor Credit Limit Unpaid Balance

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Loans Due Friends or Relatives, Total Due \_\_\_\_\_  
Loans Against Life Insurance Policies, Total Due \_\_\_\_\_  
Real Estate Mortgages Payable, Total Unpaid  
Balances, Sch E \_\_\_\_\_  
Other Loans (including Loans with no Payment Sch.)  
Total Due \_\_\_\_\_

Total Liabilities \_\_\_\_\_  
Net Worth (Total Assets Minus Total Liabilities) \_\_\_\_\_

Contingent Liabilities

Co-Maker, Guarantor, Endorser for Someone else's Loan Y/N  
If Yes, Specify \_\_\_\_\_  
Obligated to pay Alimony Y/N Amount per month \_\_\_\_\_  
Child Support Y/N Amount per month \_\_\_\_\_  
or separate maintenance Y/N Amount per month \_\_\_\_\_

**SCHEDULE A Bank Accounts**

Name of Bank	Type of Account	Owner(s) of Account	Amount on Deposit
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**SCHEDULE B Life Insurance Owned**

Company	Face Value of Policy	Cash Surrender Value	Policy Loans
_____	_____	_____	_____
_____	_____	_____	_____

**SCHEDULE C Stocks, Bonds, Mutual Funds**

Description	Present Market Value	Amount Pledge to Secure Loan
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**SCHEDULE D Notes and Accounts Receivables**

Debtor	When Due	Original Amount	Current Balance Due	Security (if any)
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

**SCHEDULE E Real Estate**

Property Location	Type (Res, Comm) When Due	Date Acquired	Present Value of Real Estate	Mtg. Holder	Bal. Owing	Monthly Payment	Escrow Y/N
_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____

**SCHEDULE F Automobiles, Recreational Vehicles, Other Assets**

Description	Value	Date Acquired	Balance of Loan
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this Statement will be relied on by the Creditor in its decision to grant such credit. This statement is true and correct in every detail and accurately represents the financial condition of the applicant(s) on the date given below. You are authorized to make all inquiries you deem necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the undersigned. Applicant(s) will promptly notify the Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditors credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property purposes of influencing the actions of the Creditor can be a violation of federal law 18 U.S.C. sec. 1014 and may result in a fine or imprisonment or both.

Date \_\_\_\_\_ Signature \_\_\_\_\_ - Date \_\_\_\_\_ Signature \_\_\_\_\_