



Personal Financial Statement

• **If you are applying for individual credit or if this statement relates to your guaranty of the indebtedness of other person(s), firm(s) or corporations(s) complete all except Section 2.** If you are relying on income from alimony, child support or separate maintenance or on the income or assets of another person as a basis for repayment of the credit requested, provide information in Section 2 about the person whose alimony, support, or maintenance payments or income or assets you are relying on. Alimony, child support, or separate maintenance income, need not be revealed if you do not wish to have it considered as basis for repaying this obligation.

I intend to apply for individual credit _____
Applicant (signature)

• **If you are applying for joint credit, or if this statement relates to your guaranty of the indebtedness of other person(s) firm(s) or corporation(s), complete all sections.**

We intend to apply for joint credit _____
Applicant (signature) Co-Applicant (signature)

All applicants please sign and date the back of this financial statement.

SECTION 1 – Individual Information			SECTION 2 – Joint or Other Party Information		
Legal Name			Legal Name		
Home Address			Home Address		
City, State, Zip Code			City, State, Zip Code		
U.S. Citizen		DOB -	U.S. Citizen		DOB -
Social Security #			Social Security #		
Occupation/ Title			Occupation/ Title		
Business Name			Business Name		
Business Address			Business Address		
Yrs. in line of work		Home Phone -	Yrs. in line of work		Home Phone -
Business Phone		Cell -	Business Phone		Cell -
Do you have a Trust?			Do you have a Trust?		
SECTION 3 – Income	<i>Individual</i>	<i>Joint</i>	Annual Expenditures	<i>Individual</i>	<i>Joint</i>
Salary, Bonuses, and Commissions			Mortgage/ Rental Payments		
Dividends			Real Estate Taxes & Assessments		
Real Estate Income			Taxes-Federal, State, Local		
Other Income			Insurance Payments		
(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.)			Other Contract Payments (car, boat, MC, Visa, etc.)		
			Alimony, Child Support		
			Other Expenses		
TOTAL			TOTAL		

SECTION 4 - State of Financial Condition					
Assets	<i>Individual</i>	<i>Joint</i>	Liabilities & Net Worth	<i>Individual</i>	<i>Joint</i>
Cash on hand and in Banks (Schedule A)			Notes Payable (Schedule H)		
U.S. Government Securities (Schedule B)			Due to Brokers		
Non Marketable Securities (Schedule C)			Amounts Payable to Others - Secured		
Securities held by broker in Margin Accounts			Amounts Payable to Others - Unsecured		
Restricted, Control or Margin Account Stocks			Accounts & Bills Due		
Real Estate owned (Schedule D)			Real Estate Mortgages Payable (Schedules D & H)		
Accounts, Loans & Notes Receivable			Unpaid Income Tax		
Automobiles			Other Unpaid Taxes & Interest		
Cash Surrender Value Life Insurance (Schedule E)			Other Liabilities: Itemize		
Vested interest in Deferred Compensation/Profit Sharing Plans/401K (Schedule F)					
Business Ventures (Schedule G)					
Other Assets: Itemize Schedule G if applicable					
Others:					
			TOTAL LIABILITIES		
			NET WORTH		
TOTAL ASSETS			TOTAL LIABILITIES & NET WORTH		
Contingent Liabilities	<i>Individual</i>	<i>Joint</i>	SECTION 5 – Declarations		
As endorser, co-maker or guarantor			Have (either of) you or any firm in which you were a major owner ever declared bankruptcy, or settled any debts for less than the amounts owed?		
On leases, contracts					
Legal claims			Are (either of) you a defendant in any suit or legal action?		
Provision for federal income taxes			Are (either of) you presently subject to any unsatisfied judgments or tax liens?		
Other special debt			Have (either of) you been audited by IRS? Date of audit:		
TOTAL CONTINGENT LIABILITIES					
SECTION 6 – Schedules :					
SCHEDULE A – Cash, Checking and Savings Accounts, Certificates of Deposit, Money Market Funds, Etc.					
<i>Name of Institution</i>	<i>Type of Account</i>	<i>Owner</i>	<i>Balance</i>	<i>If Pledged, to Whom?</i>	<i>Joint</i>
			TOTAL		
SCHEDULE B – Stocks, Bonds (Gov't & Comm.), Mutual Funds, Annuities, and Partnership Interests (General & Ltd.)					
Please indicate number of Shares, Face Value (Bonds) or % of Ownership					
<i>Number of Shares</i>	<i>Description</i>	<i>Held in Name of</i>	<i>Market Value*</i>	<i>Pledged Yes (X)</i>	<i>Pledged No (X)</i>
			TOTAL		
*If unlisted security or partnership interest, provide current financial statements to support basis for valuation.					
Schedule C – Non-Marketable Securities					
<i>Number of Shares</i>	<i>Description</i>	<i>In Name of</i>	<i>Value</i>	<i>Pledge to others</i>	<i>Traded Where</i>
			TOTAL		

Schedule D – Real Estate: Mortgages & Land Contracts Receivable (and related debt, if applicable)					
<i>Description of Property or Address</i>	<i>Date of Original Investment and Amount</i>	<i>Market Value of Your % of Investment</i>	<i>Present Balance</i>	<i>Monthly Payment</i>	<i>Maturity Date</i>
TOTAL					

Schedule E – Life Insurance Carried					
<i>Name of Company</i>	<i>Owner of Policy</i>	<i>Cash Surrender Value</i>	<i>Loans</i>	<i>Beneficiary</i>	<i>Face Amount</i>
	TOTAL				

Schedule F - Vested Interest In Deferred Compensation/Profit-Sharing Plans/401K					
<i>Account Number</i>	<i>Company Name</i>	<i>Amount</i>	<i>Beneficiary</i>	<i>% Vested</i>	<i>Distribution Date</i>
	TOTAL				

Schedule G - Business Ventures					
<i>List Name and Address of Any Business Venture in Which You are a Principal or Partner</i>	<i>Your Position/Title in The Business</i>	<i>Total Assets Listed in Section 3</i>	<i>Net Worth of Business</i>	<i>Your % of Ownership</i>	<i>Present Value of Your Investment</i>
	TOTAL				

SCHEDULE H - Loans Owning Banks, Brokers, Finance Companies, and Other (Mastercard, Visa, Etc.)					
<i>Owing to</i>	<i>Date of Original Borrowing/Amount</i>	<i>Present Balance</i>	<i>Secured by</i>	<i>Monthly Payment</i>	<i>Due</i>
	TOTAL				

CONSENT

Each of the undersigned represents, warrants, and certifies that (1) the information provided herein is true, correct and complete and gives a correct and complete showing of the financial condition of the undersigned, (2) the undersigned has no direct, indirect or contingent liabilities except as set forth in the statement, and (3) legal and equitable title to all assets listed herein is in the undersigned's sole name, except as may be herein otherwise noted. Each of the undersigned agrees to notify Anheuser-Busch Employees' Credit / American Eagle Credit Union 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 or (2) financial condition of any of the undersigned or (3) in the ability of any of the undersigned to perform its (or their) obligation to Anheuser-Busch Employees' Credit / American Eagle Credit Union.

I hereby authorize Anheuser-Busch Employees' Credit / American Eagle Credit Union ("The Credit Union") to obtain a consumer report or a credit report on me personally with respect to any loan in which I am the borrower, or a principal of the borrower, or a guarantor of the loan. Such reports may include personal financial, employment and credit information. "The Credit Union" may obtain new reports if "The Credit Union" renews or modifies a loan, or makes a new loan, without being required to get further approval from me. "The Credit Union" may disclose any report to any other person or institution who obtains any interest in any loan. "The Credit Union" may use the following consent with respect to any new applications for credit that I may make to "The Credit Union" without getting additional approval from me.

I hereby agree that Anheuser-Busch Employees' Credit / American Eagle Credit Union ("The Credit Union"), or any employee, agent or representative of "The Credit Union", may verify all of the information given or credit references. I hereby authorize any person or company in possession of any such record(s) or information to rely on a photocopy or fax of this consent and to release such records to "The Credit Union".

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact the Vice President – Business Services at Anheuser-Busch Employees' Credit / American Eagle Credit Union, 1001 Lynch Street, St. Louis, MO 63118, (314) 657-4770, within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

NOTICE: Anheuser-Busch Employees' Credit Union / American Eagle Credit Union is an equal credit opportunity lender. Anheuser-Busch Employees' Credit Union / American Eagle Credit Union will not discriminate against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract) because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

APPRAISAL NOTICE: If the collateral which will secure this loan is a 1-4 family residence, you have the right to a copy of the appraisal used in connection with your application for credit. If you wish to have a copy, please write to us at the address listed below. We must hear from you no later than ninety (90) days after we notify you about the action taken on your credit application or no later than ninety (90) days after you withdraw your application. Your written request must contain: Applicant's Name, Property Address, Application Date, and mailing instructions for the copy. We will mail or deliver a copy of the appraisal report to you within 30 days after we receive your request, the report, or reimbursement for the report, whichever is last to occur.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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. What this means for you: 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 ask to see your driver's license or other identifying documents.

Signature (Individual)

Date

Signature (Joint Party)

Date

**** ONCE SIGNED AND COMPLETED, PLEASE FAX TO (314) 657-9645, AND MAIL ORIGINAL TO CREDIT UNION ADDRESS BELOW****