

Individual Financial Statement



Important: You must date and sign this statement. Please return this statement to:
 Fax: 608-787-4556 or Altra Federal Credit Union Attn: Consumer Lending, PO Box 443, La Crosse, WI 54602-0443.

To Altra Federal Credit Union for the purpose of obtaining credit from Altra and any future credit granted by Altra, or to support the extension of credit already given, I make the following statement to Altra of my financial condition on _____ . This statement is the property of Altra.
 (month, date, year)

Name _____

Address/City/State/Zip _____

INSTRUCTIONS FOR INFORMATION TO BE SUPPLIED BELOW:

If married applicants are applying for joint credit, include all assets and all liabilities of both spouses. Both spouses must sign this statement. If a married applicant is applying for separate credit or for joint credit with someone other than his or her spouse, include all marital property and all individual property of the applicant spouse, but do not include individual property of the other spouse.

For purposes of this statement: Marital property means assets acquired with my or my spouse's income on or after 1-1-86; and individual property means property owned (whether in joint or sole name) by me prior to marriage, prior to establishing residence in Wisconsin, or prior to 1-1-86, however acquired, and property acquired by me by gift or inheritance at any time.

ASSETS

LIABILITIES OF APPLICANT AND SPOUSE

Cash and Savings		Notes Payable – Lenders/Secured (Schedule D)	\$
Gov't and listed securities (Schedule A)		Notes Payable – Lenders/Unsecured (Schedule D)	
Unlisted Securities (Schedule A)		Notes Payable – Others (Schedule D)	
Homestead (Schedule C)		Life Insurance Loans (Schedule B)	
Other Real Estate (Schedule C)		Due to Brokers	
Automobiles		Real Estate Mortgage Payable (Schedule C)	
Other Personal Property		Second Mortgage (Schedule C)	
Cash Value Life Insurance (Schedule B)		Business Property Mortgage (Schedule C)	
Securities Held by Brokers in Margin Accts.		Real Estate Taxes	
Equity in Partnership		Credit Cards	
Equity in Proprietorship		Other Debts (Itemize Below)	
Vested Pension Benefits or Profit Sharing		•	
Other Assets: (Itemize Below)		•	
•		•	
•			
•		TOTAL LIABILITIES	
		Assets less Liabilities = Net Worth	
TOTAL ASSETS	\$	TOTAL LIABILITIES and NET WORTH	\$

SOURCES OF INCOME

CONTINGENT LIABILITIES OF APPLICANT AND SPOUSE

Salaries & Bonuses*	\$	As Endorser, Co-Maker, or Guarantor	\$
	\$	On Lease or Contracts	\$
Commissions	\$	Legal Claims	\$
Dividends & Interest	\$	Other (describe)	\$
Real Estate	\$		
Other**			

*For Married Wisconsin residents, name each spouse and include the income of each spouse. **Income from Alimony, Child Support, or Separate Maintenance income need not be revealed if you do not wish Altra Federal Credit Union to consider this income in determining your creditworthiness.

Personal Information

Home telephone #	Social Security #
Employer of Applicant	Employer of Joint Applicant
Are any assets pledged or restricted other than indicated on the following schedules? If so, describe.	
Are you a defendant in any legal actions or suits? If so, describe.	
Are you a partner or officer in any other venture? If so, describe.	
Do you have a will? If so, who is the Personal Representative?	
Have you ever been declared Bankrupt? If so, describe.	

Schedule A - U.S. Government, Listed & Unlisted Securities (List on a separate sheet if necessary)

# of Shares or Face Value (bonds)	Description*	Owner	Market Value	PLEGGED	
				YES	NO

*Indicates if Securities are Restricted By Contract or Sec Regulations.

Schedule B - Life Insurance Carried, Include Group

Face Amount	Name of Company	Owner	Beneficiary	CASH SURRENDER	
				YES	NO

Schedule C - Real Estate Owned

Addresses and Type of Property	Date Acquired	Owner	Cost	Mkt. Value	Amount	Maturity	Insurance \$

Schedule D - Names of Banks or Other Lenders Where Credit Has Been Obtained

Name and Addresses of Lender	Borrower	Date Made	Due	High Credit	Current Balance	Sec. or Unsec.

Signatures

By signing below, I/we certify that the foregoing information has been supplied truthfully, accurately, and voluntarily. If proven otherwise you may demand payment in full of any debt I/we have outstanding with you or revoke any services I/we use. I/we further understand that it may be a federal crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts. I/we authorize Altra to conduct any investigations as you deem necessary, including but not limited to any credit bureau or consumer report, I/we: 1) agree to bound by all terms of any Altra disclosures, account agreements, bylaws and amendments; 2) understand that I need to maintain membership in good standing. This application does not constitute a contract for the extension of credit. Altra may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Notice for Married Wisconsin Residents. No provision of a marital property agreement, a unilateral statement under WI Stat. sec. 766.59 or a court decree under WI Stat. sec. 766.70 adversely affects the interests of Altra unless prior to the time the credit is extended. Altra is furnished with a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision when the obligation to Altra is incurred. I certify that the credit being applied for, if granted, will be incurred or obtained during marriage and will be in the interest of the marriage or family. This statement is made in accordance with WI Stat. sec. 766.55 (1). You must send the name and address of your spouse within 15 days to Altra, Attn: Consumer Lending Quality Assurance, PO Box 443, La Crosse, WI 54602-0043, so that we can provide your spouse with a disclosure required under Wisconsin law.

X _____ **X** _____
 Applicant Signature Date Joint Applicant Signature Date

IMPORTANT INFORMATION 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.