



## 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

#### SECTION 2 | JOINT PARTY INFORMATION

Full legal name

Full legal name

Driver's license number/state

Driver's license number/state

Driver's license issue date

Driver's license issue date

Driver's license expiration date

Driver's license expiration date

Date of birth

Date of birth

Mother's maiden name

Mother's maiden name

Social security number

Social security number

Home Address

Home Address

City, State, Zip

City, State, Zip

Mailing address (if different)

Mailing address (if different)

City, State, Zip

City, State, Zip

Length of time at residence

Length of time at residence

Employer

Employer

Position or occupation

Position or occupation

Length of employment

Length of employment

Employer address

Employer address

City, State, Zip

City, State, Zip

Mobile phone

Mobile phone

Employer phone

Ext

Employer phone

Ext

Email

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?

Yes  No

Do you hold any non-marketable securities (ex. shares in privately held companies)?

Yes  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?

Yes  No

Do you have any contingent liabilities (as endorser, co-maker, or guarantor? Are you obligated on any leases or contracts?)

Yes  No

Are you involved in any pending legal actions?

Yes  No

Do you have any contested income or outstanding tax liens?

Yes  No

Do you have any other special debt or circumstances?

Yes  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 |
|------------------------|------------|----------|-----------------------------------|
|------------------------|------------|----------|-----------------------------------|

## 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 |
|-------------------|--------------|------------------------------|-------------|--------------|----------------------|
|-------------------|--------------|------------------------------|-------------|--------------|----------------------|

## 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 |
|------------------------------|----------------------------|--------------|---------------|-------------------------|-------------|
|------------------------------|----------------------------|--------------|---------------|-------------------------|-------------|

## 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



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