



# BCT

BANK OF CHARLES TOWN  
 111 E. WASHINGTON ST.  
 PO BOX 906  
 CHARLES TOWN, WV 25414

## PERSONAL FINANCIAL STATEMENT

NOTE: Any willful misrepresentation could result in a violation of Federal Law (Sec.18 U.S.C. 1014)

Individual - If you check this box, provide information only about yourself. List only your individually held assets/liabilities.

Name: \_\_\_\_\_ Birth Date: \_\_\_\_\_  
 Address: \_\_\_\_\_ City: \_\_\_\_\_ State/Zip: \_\_\_\_\_ SSN: \_\_\_\_\_  
 Home Phone: \_\_\_\_\_ Bus. Or Occupation: \_\_\_\_\_ Bus. Phone: \_\_\_\_\_

Joint, with:

Name: \_\_\_\_\_ Birth Date: \_\_\_\_\_  
 Relationship: \_\_\_\_\_  
 Address: \_\_\_\_\_ City: \_\_\_\_\_ State/Zip: \_\_\_\_\_ SSN: \_\_\_\_\_  
 Home Phone: \_\_\_\_\_ Bus. Or Occupation: \_\_\_\_\_ Bus. Phone: \_\_\_\_\_

**FINANCIAL STATEMENT DATE:** \_\_\_\_\_

<b>SECTION I</b>			
<i>Please complete schedules on subsequent pages prior to completing this section.</i>			
<b>ASSETS</b>		<b>LIABILITIES</b>	
1 Cash (Schedule 1)		19 Insurance Loans (Schedule 3)	
2 Securities (Schedule 2)		20 Mortgages on Residence (Schedule 5)	
3 Life Insurance Cash Value (Schedule 3)		21 Mortgages on Other Real Estate (Schedule 5)	
4 Notes/Contracts Receivables (Schedule 4)		22 Installment Loans & Contracts (Schedule 7)	
5 Primary Residence (Schedule 5)		23 Credit Card Accounts & Bills Due (Schedule 8)	
6 Other Real Estate (Schedule 5)		24 Unpaid Taxes	
7 Retirement Accts, IRAs, & 401k (Schedule 6)		25 Other Liabilities - Describe	
8 Ownership in Closely Held Co. - List:		26	
9		27	
10		28	
11 Automobile(s) - List:		29	
12		30	
13		31	
14 Personal Property - List:		32	
15		33	
16		34	
17 Other Assets - List:		(Total lines 19-34) <b>TOTAL LIABILITIES \$:</b>	
18		(Total Assets minus Total Liabilities) <b>NET WORTH \$:</b>	
(Total lines 1-18) <b>TOTAL ASSETS \$:</b>		<b>TOTAL LIABILITIES + NET WORTH \$:</b>	

ANNUAL INCOME		PLEASE ANSWER EACH QUESTION (Yes/No)	
Salary		Are you a Co-Maker, Endorser or Guarantor of any other person or company's debt?*	
Bonuses/Commissions			
Dividends/Interest		Are you a defendant in any suit or legal action?*	
Net Real Estate Income			
* Income from alimony child support or maintenance payments need not be entered unless you want it considered as a base for repayment.		Have you ever gone through bankruptcy or had a judgment against you?*	
Other (List)		Have you made a will?	
<b>Total</b>			

\*If you answered yes to any of the first three questions in the previous section, please explain: \_\_\_\_\_

## SECTION II

*Please contact your banker if you need assistance with completing these schedules. Round all amounts to the nearest \$100.*

### SCHEDULE 1

**CASH, CHECKING, SAVINGS, CERTIFICATES, ETC. (PLEASE SUBMIT MOST RECENT ACCOUNT STATEMENT FOR EACH LISTED BELOW.)**

Name of Bank or Financial Institution	Type of Account	Acct. Balance

**Total \$:**   
(Enter Sec. 1 Line 1)

### SCHEDULE 2

**SECURITIES OWNED (PLEASE SUBMIT MOST RECENT ACCOUNT STATEMENT FOR EACH LISTED BELOW.)**

Par Value or No. of Shares	Description	Registered in Name(s) of	Listed or Unlisted	Current Market Value

**Total \$:**   
(Enter Sec. 1 Line 2)

### SCHEDULE 3

**LIFE INSURANCE**

Insurance Company	Insured	Beneficiary	Face Value of Policy	Cash Value of Policy	Loans

**Total \$:**  (Enter Sec. 1 Line 3) (Enter Sec. 1 Line 19)

**SCHEDULE 4**

**RECEIVABLES DUE TO ME ON MORTGAGES AND CONTRACTS I OWN**

Name of Debtor	Description of Property	First Lien or Second Lien	Date of Maturity	Repayment Terms	Balance Due
				per	
				per	
				per	
<b>Total \$:</b>					

(Enter Sec. 1 Line 4)

**SCHEDULE 5**

**REAL ESTATE**

**RESIDENCE**

Property Address / Owner	Name of Creditor	Year Acquired	Purchase Price	Rental Inc. / Mo.	Mortgage Balance	Repayment Terms	Current Market Value
RESIDENCE						per month	

(Enter Sec. 1 Line 20)

(Enter Sec. 1 Line 5)

**OTHER REAL ESTATE OWNED**

Property Address / Owner						per month	
Property Address / Owner						per month	
Property Address / Owner						per month	
Property Address / Owner						per month	
Property Address / Owner						per month	
Property Address / Owner						per month	

**Total \$:**

(Enter Sec. 1 Line 21)

**Total \$:**

(Enter Sec. 1 Line 6)

**SCHEDULE 6**

**RETIREMENT ACCOUNTS, IRA'S, & 401k**

Name of Institution	Type of Account	Account Balance	Amount Totally Vested	Loans

**Total \$:**

(Enter Sec. 1 Line 7)

**SCHEDULE 7**

**INSTALLMENTS, CREDIT LINES, AND NOTES (e.g. Car Loans, etc.)**

Name of Creditor	Collateral	Date of Maturity	Repayment Terms	Balance Due
			per month	
			per month	
			per month	
			per month	
			per month	
<b>Total \$:</b>				

(Enter Sec. 1 Line 22)

**SCHEDULE 8**

**CREDIT ACCOUNTS, BILLS DUE, ALIMONY/CHILD SUPPORT, ETC.**

Name of Company	Repayment Terms	Balance Due
	per month	
	per month	
	per month	
	per month	
	per month	
<b>Total \$:</b>		

(Enter Sec. 1 Line 23)

**SCHEDULE 9**

**CONTINGENT LIABILITIES**

Contingent liabilities are potential debts that you will be responsible for if certain events occur in the future. For example, if you have guaranteed a debt of a closely held company and the company defaults on the loan, you are responsible for that debt. Contingent liabilities do not count toward your net worth until they become actual liabilities.

Description (e.g. Name of Company, Individual)	Amount of Liability
<b>Total \$:</b>	

For the purpose of procuring credit from time to time, I/we furnish the foregoing as a true and accurate statement of my/our financial condition. Authorization is hereby given to Bank of Charles Town ("Lender") to verify in any manner it deems appropriate any and all items indicated on this statement. In addition, each individual signing below authorizes the Lender to check their individual credit account and employment history and have a credit reporting agency prepare a consumer credit report on them. The undersigned also agrees to notify the Lender immediately in writing of any significant adverse change in such financial condition.

- I am a guarantor / applying for credit.
- I am not a guarantor / not applying for credit.

Signature \_\_\_\_\_

Date: \_\_\_\_\_

- I am a guarantor / applying for credit.
- I am not a guarantor / not applying for credit.

Signature \_\_\_\_\_

Date: \_\_\_\_\_