Personal Financial Statement

THE DIME BANK

(Confidential) PRINT CLEAR

IMPORTANT: Read these directions and check appropriate selection before completing this Statement

☐ I am applying for or providing required annual Personal Financial Statement for individual credit or to act as individual guarantor for the indebtedness of another party and am relying on my own income or assets and not the income or assets of another party as the basis for repayment of the credit requested. Complete only sections 1 and 3 and all applicable schedules. **After signing the form, a secondary signer pop-up will appear. Use it only if a secondary signer is required. Hit next and you will need to input your email to verify your signature.**

☐ We are applying for or providing required annual Personal Financial Statement for joint credit or to act as joint guarantors for the indebtedness of another party. **Complete sections 1, 2 and 3, and all applicable schedules, providing information in Section 2 about the joint applicant or joint guarantor.**

Please check the appropriate marrital status below. However, only include your spouse's assets, debt, income and expenses on this form if your spouse is a co-applicant or guarantor

☐ Married ☐ Unmarried ☐ Separated

Please do not leave any questions unanswered. Use "no" or "none" where necessary.

SECTION 1 - INDIVIDUAL INFORMATION (Type or Print)		**SECTION 2 - OTHER PARTY INFORMATION** (Type or Print)	
Name		Name	
Residence address		Residence address	
City, State & Zip		City, State & Zip	
Position or occupation		Position or occupation	
Business name		Business name	
Business address		Business address	
City, State & Zip		City, State & Zip	
Res. Phone*	Bus. Phone*	Res. Phone*	Bus. Phone*
Email Address :		Email Address:	
Is there a Credit Freeze on your credit report? If Yes, please contact Experian to temporarily remove the Credit Freeze.	○ No ◉ Yes	Is there a Credit Freeze on your credit report? If Yes, please contact Experian to temporarily remove the Credit Freeze.	◉ No ○ Yes

Experian: Call 1 (888) 397-3742 or visit www.experian.com/help/credit-freeze

* By providing your mobile phone number &/or email address, you are giving permission to be contacted at that number about all of your accounts by The Dime Bank & companies working on its behalf. Your consent allows the use of text messages, voice messages and email for informational and account servicing. Message and data rates may apply

SECTION 3 - STATEMENT OF FINANCIAL CONDITION AS OF DATE SIGNED

ASSETS (Do not include assets of doubtful value)	**In Dollars (Omit Cents)**	**Liabilities**	**In Dollars (Omit Cents)**
Cash on hand and in banks - see Schedule A		Notes payable to banks – secured & unsecured – see Schedule E	
Marketable Securities & Brokerage - see Schedule A		Amounts payable to others – see Schedule E	
Securities held by broker in margin accounts - see Schedule A		Unpaid income tax	
Real estate owned - see Schedule B		Real estate mortgages payable - see Schedules B & C (Mortgage Balance) and C (Mortgage Balance x % Ownership)	
Partial interest in real estate - see Schedule C (Market Value x % Ownership)		Other debts - itemize	
Cash Surrender Value of Life Insurance - see Schedule D			
Other assets – itemize ***			
		TOTAL LIABILITIES	
		NET WORTH	
TOTAL ASSETS		**TOTAL LIABILITIES AND NET WORTH**	

ANNUAL INCOME		**ANNUAL EXPENSES**			
Salary/Bonus/Commission		Mortgage/Rent		Other Contract Payments (Auto, Credit Cards, Etc.)	
Dividend/Interest		Real Estate Taxes		Alimony/Child Support	
Real Estate Income		Federal, State & Local Taxes		Other Expenses	
Other Income		Insurance Premiums			
Total Income		**Total Expenses**			

*** 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

PERSONAL INFORMATION

Personal bank accounts carried at?

Are you obligated to pay alimony or child support? ○ Yes ○ No

If Yes, describe: Monthly Amount:

Are any assets held in a trust? ○ Yes ○ No

If Yes, please identify:

Have you ever been convicted of a felony? ○ Yes ○ No

If Yes, please explain:

If needed, use the space below to provide additional information for any questions answered "Yes."

CONTINGENT AND OTHER LIABILITIES

Do you have any pending liabilities…

as an endorser, co-maker or guarantor? ○ Yes ○ No

on leases or contracts? ○ Yes ○ No

on other special debt? ○ Yes ○ No

If Yes, describe:

Are there any judgments, legal claims, or lawsuits pending? ○ Yes ○ No

Have you ever declared bankruptcy or is there a bankruptcy proceeding ending against you?

If Yes, describe:

Are any State or Federal taxes (Income, Withholding, Sales or Property) delinquent or disputed? ○ Yes ○ No

If Yes, describe:

(Complete schedules and sign on Page 2)

10355 (12/24)

SCHEDULE A - LIQUID ASSETS

Value / Balance	Financial Institution / Broker	Account Type	In name of	Are these pledged/held?	Length of Relationship

SCHEDULE B - REAL ESTATE OWNED

Address & type of property	Title in name of	Primary Residence?	Date acquired mm/yy	Name of Lender	Cost	Market value	Monthly payment	Mortgage balance

SCHEDULE C - PARTIAL INTERESTS IN REAL ESTATE

Address & type of property	Title in name of	% of Ownership	Date acquired mm/yy	Name of Lender	Cost	Market value	Monthly payment	Mortgage balance
		0.00%						
		0.00%						
		0.00%						
		0%						

SCHEDULE D - LIFE INSURANCE CARRIED (INCLUDING GROUP)

Issuing Company	Policy Owner	Beneficiary & Relationship	Face Amount	Policy Loans	Cash Surrender Value

SCHEDULE E - DEBT WITH OTHER BANKS OR FINANCIAL INSTITUTIONS

Name of Lender	Credit in the name of	Payable to Banks or Others?	Secured or unsecured?	Origination Date	High credit	Monthly payment	Current Balance

(USE ADDITIONAL SCHEDULES IF NECESSARY)

The information contained in this statement is provided for the purpose of obtaining or maintaining credit with The Dime Bank Bank, ISAOA (The Bank) to whom you have submitted this statementon behalf of the undersigned, or persons, firms, or corporations on whose behalf the undersigned may either severally, or jointly with others, execute a guaranty in favor of The Bank. Each under-signed understands that The Bank is relying on the information provided herein (including, but not limited to, the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and correct until a written notice of a change is given to The Bank by the undersigned. The Bank is authorized to make all inquiries it deems necessary, including the obtaining of credit bureau reports, to verify the accuracy of the statements made herein, and to determine the undersigned's credit worthiness. The Bank may share the information it obtains through these inquiries and any credit bureau reports with affiliates of The Bank. You understand and agree that from time to time The Bank may receive information about you from third parties (including statements, confirmation or electronic access). The Bank is authorized to answer questions about its credit experience with the undersigned. This Personal Financial Statement may be executed in one or more counterparts, each of which may be executed on paper or electronically. Each executed counterpart (and any copy of an executed counterpart that is an electronic record) shall be deemed an original, and shall constitute one and the same statement.

Signature (Individual) ____________ Date signed ____________

S.S. No. ____________ Date of Birth ____________

Signature (Other party) ____________ Date signed ____________

S.S. No. ____________ Date of Birth ____________