

# CONSUMER PROFILE

Account Holder No: \_\_\_\_\_ Loan No: \_\_\_\_\_  
 Applicant Member No: \_\_\_\_\_ Date: \_\_\_\_\_  
 Co-Applicant Member No: \_\_\_\_\_

## PERSONAL INFORMATION

Applicant Legal Name in Full		Date of Birth	S.I.N.	Marital Status	No. of Dependents	Dependent Ages	Smoker
Spouse Legal Name in Full		Date of Birth	S.I.N. (must be provided and acknowledged by Spouse)			Smoker	
Applicant Present Address							How Long
Occupancy	Home Phone Number	Work Phone Number	Cellular Number	E-mail Address			
Applicant Previous Address (if less than 3 years)							How Long?

## EMPLOYMENT INFORMATION

Applicant Primary Occupation	Primary Employer	Since	FT/PT	Mon/Ann Gross Earnings	Business Phone No.
Primary Employer's Civic Address					
Applicant Other Income (if applicable)	Other Employer	Since	FT/PT	Mon/Ann Gross Earnings	Business Phone No.
Previous Occupation (if less than 3 years)	Employer	How Long?		Business Phone No.	
Spouse Primary Occupation	Primary Employer	Since	FT/PT	Mon/Ann Gross Earnings	Business Phone No.
Primary Employer's Civic Address					
Spouse Other Income (if applicable)	Other Employer	Since	FT/PT	Mon/Ann Gross Earnings	Business Phone No.
Previous Occupation (if less than 3 years)	Employer	From	To	Business Phone No.	

## CONTACTS

Contact	Relationship	Phone
Address		
Contact	Relationship	Phone
Address		

Comments	
Amount of Loan: \$ _____	Purpose

PERSONAL NET WORTH STATEMENT

ASSETS		LIABILITIES					
DESCRIPTION	ESTIMATED VALUE	CREDITOR (check if used in debt service)	EXPIRY DATE	PAYMENT		MONTHLY PAYMENT	BALANCE OWING
				FREQ	AMT		
<b>Chequing / Saving</b>							
<b>Investment / RRSP</b>							
<b>Automobile / Recreational</b>							
<b>Home / Properties</b>							
		<b>Taxes – Principal Residence</b>					
		<b>Heating – Principal Residence</b>					
<b>Other Assets</b>		<b>Other Liabilities (child support, alimony, contingent liabilities, leases)</b>					
		<b>Overdraft Protection/LOC</b>		<b>Limit</b>	<b>Payment</b>	<b>Balance</b>	
		<b>Credit Cards</b>		<b>Limit</b>	<b>Payment</b>	<b>Balance</b>	
<b>TOTAL ASSET VALUE</b>		<b>TOTAL LIABILITIES</b>				<b>\$</b>	<b>\$</b>

Total Assets	\$ _____
Minus	
Total Liabilities	\$ _____
Equal	
Net Worth	\$ _____

GDS = $\frac{\text{Shelter} + \text{Taxes}}{\text{Gross Income}} \times 100 =$ _____
TDS = $\frac{\text{Total Payments}}{\text{Gross Income}} \times 100 =$ _____

**COMMENTS:**

I hereby affirm that the above Personal Net Worth Statement is a true and accurate statement of my present financial affairs, including any loans that I have guaranteed for others, that there are no undisclosed judgments or actions pending against me, and all assets are registered in my name unless otherwise stated. I acknowledge that this Personal Net Worth Statement is being relied on as being accurate and complete and for the purpose of obtaining credit or other accommodation and warrant that I have not failed to disclose any facts which would cause the Credit Union to decline the loan. I acknowledge the Credit Union will be collecting and gathering personal financial and credit information (Information) from and about me to obtain credit reports and evaluate my credit rating and credit worthiness. I understand the Credit Union requires and may use my social insurance number as an aid to identify me with credit bureaus and other financial institutions for credit matching purposes. I further understand that the provision of my social insurance number for credit matching purposes is optional and not a condition of service. I authorize and consent to your obtaining from and exchanging with any credit reporting agencies, financial institutions, government agencies or other persons any Information as you may require in connection with any credit being considered or hereafter granted and such bodies specifically directed to provide you with such Information.

In the process of administering loans, the Credit Union may use service providers located in the United States. In the event that a service provider is located in the United States, Information may be processed and stored in the United States and United States governments, courts or law enforcement or regulatory agencies may be able to obtain disclosure of the Information through the laws of Canada and the United States.

Credit Union and Privacy legislation prescribe and restrict the use of personal, financial or credit information (Information) without consent. To obtain details about Credit Union policies and procedures for protecting privacy of Information and Customer rights please contact the Credit Union, Attention: Privacy Officer.

This document may be signed and delivered electronically or by other similar means and may be executed in counterparts, all of which shall be as effective as if signed and delivered as one original document with original signatures. Where an electronic signature is available and used, the person using the electronic signature is adopting such signature and authorizes it to be attached to or associated with this document.

**THIS FORM CONTAINS AN AUTHORIZATION TO SHARE AND EXCHANGE INFORMATION AND, UNLESS I HAVE ASKED THE CREDIT UNION NOT TO DO SO, USE A SOCIAL INSURANCE NUMBER FOR CREDIT MATCHING PURPOSES.**

\_\_\_\_\_  
Date

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Applicant