

The attached is the most recent financial statement of the undersigned as of _____ prepared by or for the undersigned. The undersigned certifies that said financial statement, including all supporting schedules and notes, is complete, true and correct.

I/WE AM/ARE APPLYING FOR CREDIT

As a Guarantor

I/we am/are submitting this personal financial statement in connection with a guarantee(s) of another person's (or entity's) application for credit. If you and your spouse are to be guarantors, please complete Applicant and Spouse information below and both should sign at the bottom. If you alone will be a guarantor, please complete Applicant information below and sign alone at the bottom.

As a Borrower

Individually. You may apply for credit in your name alone, regardless of your marital status. If applying for credit in your name alone, only you are required to sign this statement. Your spouse should not sign this statement.

Jointly with my spouse. Please complete the Spouse Information below. Both of you must sign this statement. We intend to apply for joint credit
 X _____ X _____ (both applicants initial).

Note: Unless all assets, liabilities and information are identical, spouse must submit a separate personal financial statement.

Jointly with someone other than my spouse. Co-applicant's name _____
 Please complete Co-Applicant information below. Co-Applicant must submit a separate personal financial statement unless all information on this statement is identical to the Applicant's.

Individual Credit: If you are relying upon community property to repay the credit requested, please provide information about your spouse or co-applicant (community property includes among other things, wages and salaries of both of you and your spouse earned during marriage). **Other income:** You do not have to list alimony, child support or separate maintenance unless you want it to be considered as a basis for repaying this obligation. If you are married and assets described in the statement are your spouse's separate property please indicate such.

Joint Credit: If this financial statement is provided for a joint credit application and you are married, unless you indicate otherwise, all stated income and assets will be presumed to be community property and all stated debts and obligations will be presumed to be liabilities of the community property. If any assets or liabilities listed are the separate property of the co-applicant, it should be indicated on the financial statement.

SBA Credit: If this financial statement is provided in connection with an SBA Loan (Small Business Administration), your spouse must also sign this form. Additionally, please complete this form for: 1) each proprietor; 2) general partner; 3) managing member of a limited liability company LLC; 4) each owner of 20% or more of the equity of the Applicant (including the assets of the owner(s) and any minor children); and 5) any person providing a guaranty on the loan.

GENERAL INFORMATION:			
1. Do you do business with any other bank?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	If so, provide details
2. Have you ever been the principal or guarantor of a firm that declared bankruptcy?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	(please attach sheet detailing information)
3. Have you gone through bankruptcy during the last ten (10) years?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	(please attach sheet detailing information)
4. Are any of the assets shown on this form held in a Trust?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	(please attach sheet detailing information)
5. Have you made a will?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
6. Are you a US Citizen?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
7. Are you liable as an endorser/co-maker/guarantor on other liabilities?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	
(a) Contingent Liabilities as endorser, co-maker or guarantor:	\$ _____		
(b) Contingent Liabilities on leases or contracts	\$ _____		
(c) Pledge or Hypothecation of assets:	\$ _____		
(d) Legal Claims/ Judgments:	\$ _____		
(e) Tax Liens	\$ _____		

For the purpose of procuring and establishing credit from time to time and to induce you to extend credit, I am furnishing the above along with any attached schedules and/or Tax Returns, which I warrant is a true and complete statement of my financial condition to the best of my knowledge. I agree to notify you immediately of any material adverse change in financial condition. I understand that any material misstatement or omission shall be a cause of default of any credit you have extended to me, or which is guaranteed by me, and you may, at your option, accelerate the payment of that credit and/or terminate our credit arrangement. I authorize you to make an employment and credit check, and to obtain any information you may require concerning the statements made on this application and to re-verify the information from time to time. I agree that this application shall remain your property whether or not the credit is granted. You are also authorized to share with others concerned with my credit standing, information about my transactions with you. If this is a joint Application, this statement applied to both of us.

To assist American Business Bank in its evaluation of the attached Statement, the undersigned hereby certify(s) that all material facts relating to the conditions set forth in this statement, including any attached exhibit(s) incorporated herein by reference, are complete and correct.

Signature	Print Name	Date
Residence Address	Social Security #	Driver License # / Issue date / Expiration
Signature	Print Name	Date
Residence Address	Social Security #	Driver License # / Issue date / Expiration



California Consumer Privacy Act

American Business Bank respects your right to privacy and therefore provides this notice to disclose the personal information we collect to provide a financial product or service to you. We are providing this notice to disclose what personal information is collected, the business purpose for collecting, and who we sell the information to.

Category of Personal Information We Collect	Our Business Purpose of collecting your information	Categories of third parties with whom the information is disclosed
Identifiers , which mean unique information that can be used to identify an individual or represent an individual’s identity, such as your real name (first and last), an alias, postal address, a unique personal identifier, online identifier, Internet Protocol address, email address, account name, or other similar identifiers.	Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes	Credit reporting agencies, third party service providers, law enforcement authorities and other parties as required or permitted by law
Related Personal Information , which mean information that identifies, relates to, describes, or is capable of being associated with a particular individual or attributes associated with an individual, including the categories of personal information described in California Civil Code Section 1798.80(e), such as but not limited to your signature, physical characteristics or descriptions, telephone numbers, education history, employment information and history, and financial information.	Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes	Credit reporting agencies, third party service providers, law enforcement authorities and other parties as required or permitted by law
Protected Classifications which mean information related to protected classifications under California or federal law, such as (but not limited to) your race, national origin, a disability, marital status, or medical conditions.	Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes	Credit reporting agencies, third party service providers, law enforcement authorities and other parties as required or permitted by law

<p>Commercial Information, which is information related to your purchasing habits, spending habits or commercial and other business activities you have engaged in, such as records of personal property, products or services purchased, obtained, or considered; records reflecting your ownership or control of businesses or other assets; information and records reflecting transactions you have executed or participated in; information regarding the size, type, industry and financial information for businesses you may own or work for and other purchasing or consuming histories or tendencies.</p>	<p>Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes</p>	<p>Credit reporting agencies, third party service providers, law enforcement authorities and other parties as required or permitted by law</p>
<p>Digital Activity Information, which mean information related to your activity on the Internet or any other electronic or digital software, service, platform or network, including, but not limited to, your browsing history, search history, and information regarding your interaction with an Internet Web site, application, or advertisement.</p>	<p>Detecting/preventing security incidents Regulatory Compliance</p>	<p>Third party service providers, law enforcement authorities and other parties as required or permitted by law</p>
<p>A/V Information, means information obtained from audio, electronic, visual, thermal, olfactory, or similar sensory based technology or devices, such as video recordings we obtain from security cameras.</p>	<p>Detecting/preventing security incidents Regulatory Compliance</p>	<p>Third party service providers, law enforcement authorities and other parties as required or permitted by law</p>
<p>Employment Information, which is professional or employment related information about you, such as your employment history, employment status, years of experience, and whether you own businesses and your ownership status within any businesses you may own.</p>	<p>Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes</p>	<p>Credit reporting agencies, third party service providers, law enforcement authorities and other parties as required or permitted by law</p>
<p>Education Information, which mean information that is not publicly available personally identifiable information as defined in the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99).</p>	<p>Background screening for employees, Operational, commercial, quality assurance, detecting security incidents, regulatory compliance, and audit purposes</p>	<p>Credit reporting agencies, third party service providers, law enforcement authorities and other parties as required or permitted by law</p>
<p>Inferences, which mean inferences the Bank makes about individuals that are drawn from any of the categories of personal information we collect to create a profile about an individual that might reflect an individual's preferences, characteristics, behaviors or attitudes.</p>	<p>Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes</p>	<p>Credit reporting agencies, third party service providers, law enforcement authorities and other parties as required or permitted by law</p>
<p>Geolocation Information, which mean information or data related to your geographic location.</p>	<p>Detecting/preventing security incidents Regulatory Compliance</p>	<p>Third party service providers, law enforcement authorities and other parties as required or permitted by law</p>

<p>Interpersonal Information, means information associated with the interpersonal relationships and family dynamics of individuals. This includes but is not limited to, documents or records that reflect details of the sale, succession or transition of businesses or assets owned and controlled by the individual, information regarding the individual’s family tree, family relationships and family dynamics, and family work relationships and family expectations.</p>	<p>Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes</p>	<p>Credit reporting agencies, third party service providers, law enforcement authorities and other parties as required or permitted by law</p>
<p>Categories of Sensitive Personal Information we collect include the following:</p>		
<p>Identification Numbers, which mean information that reveals an individual’s social security number, driver’s license number, passport number or state identification card number.</p>	<p>Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes</p>	<p>Credit reporting agencies, third party service providers, law enforcement authorities and other parties as required or permitted by law</p>
<p>Account Credentials, is any information that reveals an individual’s account log-in information, financial account, debit card or credit card number in combination with any required security or access code, password or credentials allowing accessing to an account.</p>	<p>Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes</p>	<p>Credit reporting agencies, third party service providers, law enforcement authorities and other parties as required or permitted by law</p>
<p>Precise Geolocation, which mean any Geolocation Information that is derived from a device and that is used or intended to be used to locate an individual within a geographic area that is equal to or less than the area of a circle with a radius of 1,850 feet.</p>	<p>Detecting/preventing security incidents Regulatory Compliance</p>	<p>Third party service providers, law enforcement authorities and other parties as required or permitted by law</p>
<p>Background Information, which is information that reveals an individual’s racial or ethnic origin, citizenship or immigration status, religious or philosophical beliefs or membership in a union.</p>	<p>Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes</p>	<p>Credit reporting agencies, third party service providers, law enforcement authorities and other parties as required or permitted by law</p>
<p>Personal Messages, which is the content of a mail, email or text message where the Bank is not the intended recipient of the communication.</p>	<p>Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes</p>	<p>Third party service providers, law enforcement authorities and other parties as required or permitted by law</p>
<p>Health Information, is any personal information collected and analyzed concerning an individual’s health.</p>	<p>Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes</p>	<p>Third party service providers and other parties as required or permitted by law</p>
<p>Sexual Identity Information, is any information collected and analyzed concerned an individual’s sex life or sexual orientation.</p>	<p>Operational, commercial, detecting security incidents, regulatory compliance, and audit purposes</p>	<p>Credit reporting agencies, third party service providers, law enforcement authorities and other parties as required or permitted by law</p>
<p>American Business Bank does not sell personal information for a business or commercial purpose.</p>		
<p>You may retrieve the Bank’s California Consumer Privacy Act Policy on the Bank’s website at https://www.americanbb.bank/CCPA-Privacy.</p>		