

FOR OFFICIAL USE ONLY

No. of loan(s) for previous year: No. of loan(s) for current year:

Balance as at	SHARES	DEPOSITS	ORDINARY LOAN	H.P. LOAN	H.P. CAR LOAN	MORTGAGE LOAN	LINK	FIXED DEPOSITS
.....								
Mthly Remittances/ S/Order \$,.....								

Date of last loan: Date of last payment:

Has the applicant been repaying loan according to agreement? YES NO

If no, give details DATE JOINED:

DATE UPDATED BY

AMOUNT APPROVED: \$.....

1. Code of Loan:..... Outstanding Loan Balance: \$.....

New Monthly Contribution: \$..... First Payment due:.....

Payment disbursed as follows:

- To Shares \$..... Journal Date
- To Deposits \$..... Journal Date
- To JR# DR..... CR..... AMT. \$..... Date
- To Applicant \$..... Cheque #..... CV..... Date
- To Applicant \$..... Cheque #..... CV..... Date
- To Other \$..... Cheque #..... CV..... Date

APPROVAL BY TREASURER

I as Treasurer approve this loan which should be disbursed as indicated above.

Payments to be made on

DATE: TREASURER:
(Signature)

APPROVAL BY CREDIT COMMITTEE

This loan was approved/not approved by the Credit Committee at its meeting held on

Payments to be made

REMARKS:

CREDIT COMMITTEE

.....
(Chairman) (Secretary) (Member) (Member)

BOARD OF DIRECTORS

.....
(Member) (President) (Vice President) (Treasurer) (Secretary)

.....
(Member) (Member) (Member) (Member)

.....
(Member) (Member) (Member) (Member)

SUPERVISORY COMMITTEE

.....
(Chairman) (Secretary) (Member)

LOAN NOTE

For value received, I promise to pay TWCU CREDIT UNION CO-OPERATIVE SOCIETY LIMITED.

the sum of Dollars (\$).

The first of such instalment to be paid on
and like amount every month until the full amount has been paid.

In case of any default in payments as herein agreed the entire balance of this note shall immediately become due and payable, unless excused by the Board of Directors. The member shall be liable for all reasonable COLLECTION and/or LEGAL CHARGES incurred by TWCU Credit Union Co-operative Society Limited in the recovery of any unpaid loan balance or any sums payable by virtue of a dishonoured cheque.

I hereby pledge all paid shares, payment on shares or deposits which I now and hereafter may have, to this Credit Union for repayment of this loan together with interest, fines, cost and expenses. I also hereby authorize the treasurer to apply all or any of such paid shares, payment on shares or deposits to the payment of the said loan, interest, fines, cost and expenses.

I/We hereby authorize and give consent to TWCU Credit Union Co-operative Society Limited, in receiving and exchanging any financial and other information which it may have in its possession about Me/Us with any of its subsidiaries, agents, third party assignees, other financial institutions, Credit Bureaus or other person or Corporation or with whom I/We may have or propose to have financial dealings from time to time.

In addition, I/We also give TWCU Credit Union Co-operative Society Limited, permission to obtain any credit report on My/Our financial position from time to time throughout the duration of any loans being held with the organization. I/We indemnify TWCU Credit Union Co-operative Society Limited against any loss, claims, damages, liabilities, actions and proceedings, legal and or other expense which may be directly and reasonably incurred as a consequence of the disclosure of the financial information.

In the event of the termination of my employment with
I, hereby expressly authorize the Payroll Department to deduct and submit any outstanding loan balance owing to TWCU Credit Union Co-operative Society Limited from monies due and payable to me based on said termination.

BORROWER'S SIGNATURE: DATE:

CO-MAKER'S SIGNATURE: DATE:

WITNESS: DATE:

REFERENCES

Please provide name and contact information of two (2) references:

NAME	
ADDRESS	
CONTACT NOS	(a) Mobile (b) Other
RELATIONSHIP	

NAME	
ADDRESS	
CONTACT NOS	(a) Mobile (b) Other
RELATIONSHIP	

FINANCIAL COMMITMENTS:

PARTICULAR	MONTHLY INSTALLMENT	BALANCES
MORTGAGE		
OTHER CREDIT UNIONS		
BANK(S)		
HIRE PURCHASE		
OTHER		
TOTAL		

Debt Service Ratio (D.S.R) = _____ %

I authorize and consent to **TWCU CREDIT UNION** obtaining further information on my credit and employment history from any financial institution, credit bureau or any other person/corporation with whom I may have had dealings with from time to time.

I Agree

I Do Not Agree

Member Signature

Date

Account Number: _____

Employee No. _____