



POSTAL AND PARTNERS Co-operative Credit Union Ltd.

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ID INFORMATION	
TYPE:	_____
NUMBER:	_____
EXPIRARY DATE:	_____

DATE OF LOAN:	LOAN CODE:	LOAN TYPE:	LOAN REF:
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SECTION A - MEMBER INFORMATION

ACCOUNT NUMBER	DATE OF MEMBERSHIP	TRN (Mandatory)
MEMBER NAME	GENDER	DATE OF BIRTH
MARITAL STATUS	# OF DEPENDENTS	AGE OF DEPENDENTS
HOME ADDRESS	MAILING ADDRESS	PERIOD OF RESIDENCY
OWN/RENT/OTHER	CONTACT NUMBER	EMAIL ADDRESS

SECTION B - EMPLOYMENT INFORMATION

NAME OF EMPLOYER	OCCUPATION/TITLE	LENGTH OF EMPLOYMENT
ADDRESS OF EMPLOYER	EMPLOYMENT STATUS	EMPLOYER TELEPHONE NUMBER

SECTION C - SPOUSE INFORMATION

NAME OF SPOUSE	SPOUSE ADDRESS	SPOUSE CONTACT #	SPOUSE TRN
SPOUSE EMPLOYER	SPOUSE EMPLOYER ADDRESS	SPOUSE OCCUPATION/TITLE	

SECTION D - NEAREST RELATIVE INFORMATION (Not living with you)

NAME OF NEAREST RELATIVE	ADDRESS	RELATION	CONTACT NUMBER
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SECTION E - REFERENCE **(Mandatory)**

NAME OF REFERENCE	REFERENCE ADDRESS	REFERENCE CONTACT #	PERIOD KNOWN
NAME OF REFERENCE	REFERENCE ADDRESS	REFERENCE CONTACT #	PERIOD KNOWN

SECTION F - SHARES & DEPOSITS

ORDINARY SHARE BALANCE	PERMANENT SHARE BALANCE	SHARE EQUITY BALANCE	DEPOSIT BALANCE
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SECTION G - LOAN DETAILS

LOAN AMOUNT/BORROWED	REPAYMENT TERMS	INTEREST RATE	PURPOSE
DEBT RATIO (%)	CREDIT SCORE	PROCESSING FEES SERVICE CHARGE: _____ REFINANCE FEE: _____ BOS/REGISTRATION FEE: _____ CREDIT BUREAU FEE: _____ GCT: _____ TOTAL: _____	

LOAN TYPE	CURRENT LOAN BALANCE	NEW LOAN AMOUNT	PREVIOUS DEDUCTION	TOTAL LOAN AMOUNT	NEW DEDUCTION
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LOAN TYPE	CURRENT LOAN BALANCE	NEW LOAN AMOUNT	PREVIOUS DEDUCTION	TOTAL LOAN AMOUNT	NEW DEDUCTION
TOTAL	\$	\$	\$	\$	\$

SECTION H - SECURITY/COLLATERAL INFORMATION			
SECURITY OFFERED	MARKET VALUE	FORCED SALE VALUE	REGISTERED VALUE
SECURITY OFFERED	MARKET VALUE	FORCED SALE VALUE	REGISTERED VALUE
SECURITY OFFERED	MARKET VALUE	FORCED SALE VALUE	REGISTERED VALUE
SECTION I - ASSETS			
ASSETS OWNED (PROPERTY)	VALUE OF ASSETS OWNED	DESCRIPTION OF ASSETS OWNED	
ASSETS OWNED (M/VEHICLE)	VALUE OF ASSETS OWNED	DESCRIPTION OF ASSETS OWNED	
ASSETS OWNED (INSURANCE)	VALUE OF ASSETS OWNED	DESCRIPTION OF ASSETS OWNED	
ASSETS OWNED (INVESTMENTS)	VALUE OF ASSETS OWNED	DESCRIPTION OF ASSETS OWNED	
TOTAL NET WORTH	=		
SECTION J - LIABILITIES			
NAME OF EXTERNAL CREDITOR	PURPOSE	MONTHLY PAYMENT	
NAME OF EXTERNAL CREDITOR	PURPOSE	MONTHLY PAYMENT	
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SECTION K- INCOME & EXPENDITURE			
TOTAL GROSS INCOME	OTHER INCOME	STATUTORY DEDUCTION	NET INCOME Formula: Net Income = Gross Income + Other Income - Statutory Deduction
DEBT PAYMENTS	MONTHLY CONTRIBUTION	LIVING EXPENSES	MONTHLY CONTRIBUTION
BANK LOAN	\$ _____	FOOD	\$ _____
BANK LOAN	\$ _____	UTILITIES	\$ _____
BANK LOAN	\$ _____	RENT	\$ _____
CREDIT CARD	\$ _____	INSURANCE	\$ _____
CREDIT UNION	\$ _____	SAVINGS	\$ _____
OTHER LOAN	\$ _____	FAMILY EDUCATION	\$ _____
MORTGAGE	\$ _____		
CHILD SUPPORT	\$ _____		
TOTAL DEBT PAYMENTS	\$ _____	TOTAL LIVING EXPENSES	\$ _____
TOTAL EXPENSES = Total Debt Payments + Total Living Expenses	NET SURPLUS = Net Income - Total Living Expense	BORROWING CAPACITY = Net Income - Total Expenses	DEBT SERVICE RATIO = Total Debt Payments/Net Income x 100
SECTION M - DEDUCTIONS			
LOAN TYPE	MONTHLY DEDUCTION	SHARE/SAVINGS TYPE	MONTHLY DEDUCTION
SHARE LOAN	\$ _____	ORDINARY SHARE	\$ _____
PERSONAL LOAN	\$ _____	DEPOST/FIP	\$ _____
READY LOAN	\$ _____	C/SAVINGS #1	\$ _____
CELLI LOAN	\$ _____	C/SAVINGS #2	\$ _____
PROPERTY LOAN	\$ _____	C/SAVINGS #3	\$ _____
HIRE PURCHASE LOAN	\$ _____	PARTNER PLAN	\$ _____
SEASONAL LOAN	\$ _____	POSTAL HARVEST	\$ _____
LOAN	\$ _____	FIXED DEPOSIT	\$ _____
LOAN	\$ _____	CHRISTMAS CLUB	\$ _____
LOAN	\$ _____	OTHER	\$ _____
LOAN	\$ _____	CHILD ACCOUNT	\$ _____
		TOTAL DEDUCTION	\$ _____

MEMBER DECLARATION

I hereby apply for a loan of \$ _____ and confirm that the information given is true in all respects, accurate and complete and that I have not withheld any information that might affect the Credit Union's decision. I am agreeable to the Credit Union take such steps, as it may deem necessary to verify any of the information given. The Credit Union is authorized to charge my account with the monthly payments on due dates and I agree to pay all appropriate charges for any overdue installments. The Credit Union is authorized to provide information to the credit bureaus and other credit grantors as permitted by law and send e information about other services. I agree to pay all fees associated with the processing of the loan.

NAME OF APPLICANT

APPLICANT SIGNATURE

DATE

LOAN AGREEMENT

Amount Borrowed: \$.....

Loan Reference No:

Terms \$.....

Cheque No:.....

Account Number.....

Final Payment Due.....

FOR VALUE RECEIVED I/WE..... as principal and
..... as comakers (waivingrights of demand and
notice) jointly and severally promise to pay the or order the sum of
.....(\$.....) as follows
.....on.....20.....and
.....each succeeding week/month, thereafter, the whole sum to be repaid in or within
..... from date, interest to be at

As Collateral security for this note said Borrower has deposited with said Credit Union

In case of any default in payment as herein agreed, unless excused by the Board of Directors, the entire balance of this loan shall become immediately due and payable on demand. This loan shall also become due and payable when the borrower becomes bankrupt or leave Jamaica without giving at least six months' notice or loses his common bond.

Siad principal and co-makers jointly and severally promise to pay all fines imposed in accordance with the rules of the Credit Union, for failure to comply with the terms of this loan together with all costs or expenses incurred in the collection of any sum due; also, if the holder hereof after default, shall place this loan in the hands of an attorney-at-law for collections, to pay all costs incurred.

The Credit Union reserves the right to vary the rate of interest payable by the Borrower from time to time by giving to the Borrower, a notice to that effect specifying the new rate of interest and the date from which interest at such rate shall be payable.

.....
Signature of Witness

.....
Signature of Principal/Borrower

.....
Signature of Witness

.....
Signature of Co-maker

FOR INTERNAL USE ONLY

DISBURSEMENT

PAYEE: **AMOUNT:**

PAYEE: **AMOUNT:**

PAYEE: **AMOUNT:**

PAYEE: **AMOUNT:**

PREPARED BY (STAFF)

CHECKED/APPROVED BY (STAFF)

LOAN COMMITTEE/CREDIT COMMITTEE DECISION: APPROVED [] DISAPPROVED []

ON LOAN AMOUNT

COMMITTEE MEMBERS (NAME)

COMMITTEE MEMBERS SIGNATURE

DATE

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REMARKS:

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