NATIONAL & COMMUNITY
COOPERATIVE CREDIT UNION LTD

DATE OF LOAN	LOAN CODE/TYPE	ACCOUNT NUMBER	DATE OF MEMBERSHIP

SECTION A - MEMBER INFORMATION

MEMBER NAME	GENDER ☐ Male ☐ Female ☐ Other	DATE OF BIRTH	TRN (Mandatory)
MARITAL STATUS Single ☐ Married ☐ Divorced ☐ Widowed ☐	**# OF DEPENDENTS**	**AGE OF DEPENDENTS**	**CONTACT NUMBER**

HOME ADDRESS	MAILING ADDRESS (If different from home Address)
PERIOD OF RESIDENCY	**RESIDENCY STATUS** Own ☐ Rent ☐ Family ☐ Other ☐

EMAIL ADDRESS	ID TYPE D/License ☐ Passport ☐ Voters ID ☐	ID EXPIRATION DATE

SECTION B - EMPLOYMENT INFORMATION

NAME OF EMPLOYER	OCCUPATION/TITLE	LENGTH OF EMPLOYMENT
ADDRESS OF EMPLOYER	**EMPLOYMENT STATUS**	**EMPLOYER TELEPHONE NUMBER**
ANNUAL GROSS SALARY	**NET SALARY**	**SALARY STATUS** Monthly ☐ Fortnightly ☐ Weekly ☐

SECTION C - SPOUSE INFORMATION

NAME OF SPOUSE	SPOUSE ADDRESS	SPOUSE CONTACT #
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

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

SHARE BALANCE	PERMANENT SHARE BALANCE	SAVING/DEPOSIT BALANCE	AMOUNT PLEDGE

SECTION G - LOAN DETAILS

LOAN AMOUNT	REPAYMENT TERMS	INTEREST RATE	LOAN PURPOSE

PROCESSING FEES

SERVICE CHARGE: $ ________________ BOS/REGIS. FEE: $ _____________ CREDIT BUREAU FEE: $________________

OTHER: $_________________ GCT: $_____________ TOTAL: $________________

SECTION M - DEDUCTIONS

LOAN TYPE	MONTHLY DEDUCTION	SHARE/SAVINGS TYPE	MONTHLY DEDUCTION
SHARE LOAN	$_______________	ORDINARY SHARE	$ _______________
50/50 LOAN	$_______________	STANDING ORDER	$_______________
MOTOR VEHICLE LOAN	$_______________	FIXED DEPOSIT	$_______________
PAY DAY LOAN	$_______________	COMPULSORY SAVINGS	$_______________
HOME IMPROVEMENT LOAN	$_______________	GOLDEN HAVEST	$_______________
QUICK LOAN	$_______________	GOLD PLUS	$_______________
200 TO DI MAX LOAN	$_______________	PARTNER PLAN PLUS	$_______________
GENERAL UNSECURED LOAN	$ _______________	PENSION DEPOSIT PLAN	$_______________
EDUCATION LOAN	$ _______________	DREAM SAVINGS PLAN	$_______________
NEW MEMBER LOAN	$_______________	CHILD ACCOUNT	$_______________
DEBT CONSOLIDATION LOAN	$_______________	CHILD ACCOUNT	$_______________
TOTAL LOAN DEDUCTIONS	$_______________	**TOTAL SHARE/SAVINGS DEDUCTION**	$_______________
NET TOTAL DEDUCTION	$ _______________		

MEMBER DECLARATION

I ____________________________________ hereby apply for a loan of __________________ with interest 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 agree with the Credit Union to take such steps, as it may be necessary to verify any of the information given. The Credit Union is authorized to charge my account with the monthly payments on the due dates, and I agree to pay all appropriate charges for any overdue installments. National & Community Co-operative Credit Union Limited is authorized to provide information to the credit bureaus and other credit grantors as permitted by law and send information about other services. I agree to pay all fees associated with the processing of the loan.

____________________ ______________________ ___________________________

NAME OF APPLICANT APPLICANT'S SIGNATURE DATE

LOAN AGREEMENT

Loan Reference No: ________________________

Principal Amount: __________________________

Cheque No:______________________________

Terms ______________________

Account Number: _________________________

Final Payment Due: ________________________

FOR VALUE RECEIVED I/WE ____ as principal and

____ as comakers (waiving ALL rights of demand and notice) jointly and

severally promise to pay the **NATIONAL & COMMUNITY CO-OPERATIVE CREDIT UNION LIMITED** or order the sum of

____ **($__________________________)**

as follows on____ and SAME each succeeding **week/month,** thereafter, the whole sum to be repaid in or

within _________________ **weeks/months** from date; interest to be at **10% ADD-ON.**

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

SHARES (5% OF LOAN – EXCLUDING INTEREST): $________________________________

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.

Said 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 Date

FOR INTERNAL USE ONLY

PREPARED BY (STAFF) …………………………………………………………………… **CHECKED/APPROVED BY (STAFF)** ……………………………………………………………………

APPROVED [ ] NOT APPROVED [ ] ON ……………………………………………………………… LOAN AMOUNT …………………………………………………………………

DISBURSEMENT

PAYEE: ……………………………………………………………………AMOUNT: ……………………………………………………………….

PAYEE: ……………………………………………………………………AMOUNT: ……………………………………………………………….

PAYEE: ……………………………………………………………………AMOUNT: ……………………………………………………………….

DISBURSED BY: ……………………………………………………………… DATE DISBURSED: …………………………………………………………………

APPROVED BY: ……………………………………………………………… APPROVED BY: ……………………………………………………………