



CICSA
CO-OPERATIVE
CREDIT UNION LTD.

The Cayman Islands Civil Service Association (CICSA) Co-Operative Credit Union Ltd.

— P.O. Box 1450 GT, Grand Cayman, Cayman Islands, B.W.I. (345) 949-8415, Fax: 949-8910

— P.O. Box 262 SPO, Cayman Brac, Cayman Islands, B.W.I. (345) 948-0655, Fax: 948-0409

Application for Loan

(For Within-Share Loan requests, please complete shaded areas only)

Member Account # _____

Date: _____

Name _____
First Middle Last

Email _____ Birth Date _____
dd/mm/yy

Address (Mailing) _____ Phone No. (home) _____

Address _____
House # Street Name District

Employed by _____ How Long _____

Address _____

Dependants _____ Phone No. (work) _____

Position _____ Monthly Salary \$ _____

Husband or Wife's Name _____

Employer _____ How Long _____

Position _____ Monthly Salary \$ _____

Other Income Source _____ Other Income, monthly \$ _____

Total Monthly Income \$ _____

Cash Now Required \$ _____ Less Pension/Health \$ _____

Present Loan Balance \$ _____ Net Income \$ _____

Total Loan Request \$ _____ Total Monthly Expenses \$ _____

Surplus Income \$ _____

I hereby apply for a loan of \$ _____ for a period of _____ months to be repaid

In _____ (_____) monthly payments of \$ _____, including interest.

I DESIRE THIS LOAN FOR THE PROVIDENT OR PRODUCTIVE PURPOSE OF _____

I offer as Security for the above requested loan:

Shares Deposits Co-maker Vehicle(s) Property(s) Character

Vehicle _____
Year Make Model

Property _____
Block/Parcel District

Vehicle _____
Year Make Model

Property _____
Block/Parcel District

Current Monthly Expenses

Credit Union Loan \$ _____
 Bank Loan \$ _____
 Bank Loan \$ _____
 Mortgage / Rent \$ _____
 Credit Card \$ _____
 Credit Card \$ _____
 Telephone \$ _____
 Cable \$ _____
 Electricity \$ _____
 Water \$ _____
 Helper \$ _____
 Life Insurance \$ _____
 Property Insurance \$ _____
 Vehicle (Gas/Maintenance) \$ _____
 Personal (Food, clothes) \$ _____
 Household Misc. \$ _____
 Entertainment \$ _____
 School Fees \$ _____
 CU Shares \$ _____
 Other Savings \$ _____
 Other Expenses \$ _____
Total Expenses \$ _____

Statement of Affairs

(Round figures to the nearest dollar)

<u>Assets</u>	Value	<u>Liabilities</u>	Mo. Payment	Balance
Credit Union Shares	\$	Credit Union Loan	\$	\$
Credit Union Deposits	\$	Credit Union O/D	\$	\$
Credit Union Fixed Deposits	\$	Personal Loan	\$	\$
Cash Savings / Bank	\$	Personal Loan	\$	\$
Property	\$	Mortgage	\$	\$
Property	\$	Mortgage	\$	\$
Vehicle	\$	Vehicle Loan	\$	\$
Vehicle	\$	Vehicle Loan	\$	\$
Fixed Deposits / Bank	\$	Credit Card	\$	\$
Stocks / Bonds	\$	Credit Card	\$	\$
Life Insurance CSV	\$	Other Debt	\$	\$
Other Investments	\$	Other Debt	\$	\$
Total	\$	Total	\$	\$

Credit Reference 1. _____ Credit Reference 2. _____

Credit Reference 3. _____ Credit Reference 4. _____

I hereby agree to comply with all the terms, conditions, rules and regulations of the Credit Union now in force or which may hereafter be adopted. I am not indebted to any other Credit Union, Bank or Loan Agency, either as a Borrower or Co-maker other than as stated above. The statements herein are made for the purposes of obtaining the loan and are true to the best of my knowledge and belief. You are authorized to check my credit history with any Creditor and give information on my credit history with the Cayman Islands Civil Service Association (CICSA) Cooperative Credit Union Ltd.

_____ Witness

_____ Signature of Applicant

Co-Maker, Vehicle Owner or Joint Proprietor

In pledging my collateral as (circle the applicable) Vehicle Owner, Joint Proprietor, Co-maker (Credit Union Shares in the amount of \$ _____), Other Cash Savings, I hereby acknowledge that this collateral is for the purpose of securing this loan and will not be released by the Credit Union unless the above noted loan has been refinanced with other collateral or paid in full.

_____ Witness

_____ Signature of Co-maker 1 / Vehicle Owner / Joint Proprietor

_____ Witness

_____ Signature of Co-maker 2 / Vehicle Owner / Joint Proprietor

_____ Witness

_____ Signature of Co-maker 3 / Vehicle Owner / Joint Proprietor

Co-maker 1

Name _____ A/C # _____

Address _____ Telephone (home) _____

Employer _____ How Long _____ Telephone (work) _____

Position _____ Monthly Salary \$ _____

Vehicle _____ Property _____
Year Make Model Block/Parcel District

Co-maker 2

Name _____ A/C # _____

Address _____ Telephone (home) _____

Employer _____ How Long _____ Telephone (work) _____

Position _____ Monthly Salary \$ _____

Vehicle _____ Property _____
Year Make Model Block/Parcel District

Co-maker 3

Name _____ A/C # _____

Address _____ Telephone (home) _____

Employer _____ How Long _____ Telephone (work) _____

Position _____ Monthly Salary \$ _____

Vehicle _____ Property _____
Year Make Model Block/Parcel District

For Credit Union Use Only

<i>Monthly Debt Expense</i>	\$ _____	Proposed Salary Deduction	
		Shares	\$ _____
<i>New Credit Union Loan Payment</i>	\$ _____	Deposits	\$ _____
		Loan	\$ _____
		Other _____	\$ _____
		Other _____	\$ _____
Total Monthly Debt Expense	\$ _____	Total Deduction	\$ _____
		Time Received:	_____
Total Net Monthly Income	\$ _____	Date Received:	_____
		Accepted By:	_____
TDR: Total Monthly Debt. / Total Monthly Income _____ %			
Member Since _____	Last Loan \$ _____	Dated _____	Purpose _____
<small>dd/mm/yy</small>		<small>dd/mm/yy</small>	
Net Worth \$ _____	Increase / Decrease since last loan _____	% Repaid _____	

Credit Committee Action:

On _____, 20____ a loan of \$ _____ was approved/disapproved

on the following condition: _____

Special Notes: _____	_____	_____
	C.C. Chairperson	C.C. Vice-Chairperson
_____	_____	_____
	C.C. Secretary	C.C. Member
_____	_____	_____
	C.C. Member	Board of Directors
_____	_____	_____
	C.C. Member	Supervisory Committee