

TECU CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

APPLICATION FOR LOAN

NAME (PRINT): _____ Date: _____

HOME ADDRESS: _____ Member No. _____

EMPLOYER: _____

EMPLOYER'S ADDRESS: _____

STATUS: Permanent Temporary Casual Self Employed Contract
 Tel Nos.: (Home) _____ (Work) _____
 (Cell 1) _____ (Cell 2) _____

POSITION: _____ Service with Company: _____

I hereby apply for a loan/additional loan of _____

Dollars (\$ _____) and agree to repay/increase repayment in weekly/monthly installments of \$ _____ each of which \$ _____ should be put to shares.

PURPOSE OF LOAN: _____

SECURITY OFFERED: SHARES/CHARACTER CO-MAKER/INSURANCE BILL OF SALE UNITS

MORTGAGE/OTHER (Details) _____

Personal Data

Outside Commitments

Date of Birth: _____ / _____ / _____ <small style="margin-left: 40px;">Day Month Year</small> Single: <input type="checkbox"/> Married: <input type="checkbox"/> C/Law: <input type="checkbox"/> Divorced: <input type="checkbox"/> Separated: <input type="checkbox"/> Other Income Per Annum: \$ _____	Bank Loan: \$ _____ Other: \$ _____ House Loan: \$ _____ H.P. \$ _____ TECU Co-Maker: \$ _____ Mbr. No. _____
---	---

I declare that I am not indebted to any other Credit Union, Bank or Loan Agency either as maker or endorser except as stated on this form. The statements herein are made for the purpose of obtaining the loan and are true to the best of my knowledge and belief.

Signature of Applicant

FOR OFFICE USE ONLY

DATE JOINED C.U.: _____

No. of Loans in Current Year: _____
 No. of overdue Installments over past 6 months: _____

Remittances: Monthly Weekly Fortnightly
 Method of Payment: Payroll Standing Order O.T.C. Transfer

Loans Within the last six (6) months		
DATE	AMOUNT	PURPOSE

Current Remittance: Monthly/Fortnightly/Weekly		
Shares	\$	
Share Deposit	\$	
Loan – Character	\$	
Loan – Vehicle	\$	
Loan – Mortgage 1	\$	
Loan – Mortgage 2	\$	
TOTAL	\$	

CO-MAKER'S PRESENT COMMITMENT: \$ _____
 Shares: \$ _____ Loan: \$ _____ CHECKED BY: _____

LOAN OFFICER: _____

LOAN OFFICER AND CREDIT COMMITTEE USE ONLY

Amount Approved by Loan Officer/Credit Committee at meeting held on _____ \$ _____

Method of Disbursement: Share A/C Share Deposit Account Cheque ACH LinCU

APPROVAL SIGNATURES		

Comments by Loan Officer/Credit Committee:

TECU CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

LOAN AGREEMENT

Loan Account Number

Grid for Loan Account Number

Date: _____

Loan Amount \$ _____

Terms: \$ _____ per _____) Including Interest
Plus Interest

_____ months after date, for value received, I/we the undersigned waiving our rights of demand and notice jointly and severally
promise to pay TECU Credit Union Co-operative Society Limited, or order, the sum of

_____ dollars with interest on
unpaid balance at the rate of _____ percent per month the first payment of \$ _____ to be made on
_____ and like amount every _____ thereafter until the full amount
has been paid.

Collateral: _____

Upon default of payment of any instalment on this note, or in the event money borrowed on this note is not used for the purpose set forth in the
application, or in case of any misrepresentation or misstatement made by the borrower or co-makers in obtaining this loan, or in case the holder shall
deem the security thereof unsafe for any reason whatsoever, then this note, or so much hereof as may remain unpaid, shall at the option of the
holder immediately become due and payable. In the event of default the maker or makers hereof hereby pledge any shares now or hereafter held by
them in the Credit Union, as additional security for the payment of this obligation, and we hereby authorize the Credit Union to apply any or all such
shares, or payment on shares, to the payment of this loan, interest, costs or expenses.

Also, if the holder thereof after default, shall place this note in the hands of the Commissioner for Co-operative Development and/or its Attorneys (or
licensed collection agency) for collection, the undersigned agree to pay an additional sum as a fee for collection equal to twenty-five percent of the
entire obligation which remains due and unpaid after there has been credited to the maker the amount of his or her share account in the Credit
Union, and after there has also been applied in reduction such sums if any as may be realized from the sale of any other security in the possession
of the Credit Union or any goods or chattels obtained by the Credit Union from due process through levy which is being held as collateral against the
loan; such charge for collection in no event to be less than five dollars.

When you apply for, accept, or guarantee a loan or credit, and during the course of the loan or credit facility, we may use, give to, obtain,
verify share and exchange credit and other information about you with others, including credit bureaus, mortgage insurers, credit insurers,
registries, and other persons with whom you have financial dealings, as well as any other person, as may be permitted or required by law.
You also authorize any person whom we contact in this regard to provide such information to us.

WITNESS

SIGNATURE

MAILING ADDRESS

Maker _____
Co-Maker _____
Co-Maker _____

OFFICE USE ONLY

HOBSONS [] GIRWAR & DEONARINE [] KERRA BAZZEY []
J.D SELLIER [] MR. S. NANAN [] OTHER [] _____

Letter Ref. No: _____

CHEQUE NO: RBL / FCB / RBTT _____

Approved.....
Collateral.....
Authorized By
New/Vami/Rollover
Authorized By
Disbursement
Authorized By

Signature - Cash/Cheque Received

Date Disbursed

Signature - Cash/Cheque Payment
(Teller/MSR)