



UNITED ENTERPRISE CREDIT UNION LIMITED LOAN APPLICATION

APPLICATION DATE:				ACCOUNT NUMBER:			
I hereby apply for a loan in the amount of (\$)						or, I hereby apply for a Consolidation loan in the amount of (\$.....), consisting of external debt (\$.....) and present credit union debt to be consolidated (\$.....) which is required for the following: PROVIDENT AND PRODUCTIVE PURPOSES:-	
SECTION A: APPLICANT INFORMATION							
LAST, FIRST NAME, MIDDLE NAME			BANK ACC#			TIN #	
DATE OF BIRTH		AGE	NATIONAL REGISTRATION			NO. OF DEPENDENTS	
NAME OF SPOUSE			MARTIAL STATUS			AGES OF DEPENDENTS	
CURRENT ADDRESS			FORMER ADDRESS (If less than 1 year)			TELEPHONE	
			NO. OF YEARS AT ADDRESS				
						EMAIL ADDRESS	
SECTION B: EMPLOYMENT INFORMATION							
CURRENT EMPLOYER:				TELEPHONE:		EMPLOYMENT STATUS	
EMPLOYER'S ADDRESS:							
POSITION:				APPLICATION SALARY			
How long with the company?				SPOUSE'S SALARY			
<i>(if less than 5yrs name previous company)</i>		YEARS		OTHER - ALLOWANCES			
SPOUSE'S EMPLOYER				TOTAL FAMILY INCOME			
SPOUSE'S POSITION				NET PAY			
SECTION C: ASSETS & LIABILITIES							
SHARES/SAVINGS IN CREDIT UNION		\$		MOTOR VEHICLE OWNER		MODEL	
				YES NO			
HOMEOWNER		\$		VEHICLE VALUE		\$	
YES NO				GODDARD'S SHARES		YES NO VALUE:	
SAVINGS IN BANK		\$		OTHER PROPERTY		YES NO VALUE:	
LIABILITIES							
NAME OF CREDITOR			DESCRIPTION (AUTO, HOME ETC.)			MONTHLY PAYMENTS	
SECTION D: EXPENDITURE							
RENT		MORTGAGE		CREDIT CARD		HIRE PURCHASE	
UTILITIES		MEDICAL		CAVE SHEPHERD		OTHER	
FOOD		PROPERTY TAXES		MASSY CARD		TOTAL EXPENDITURE	
RATIO %							
MONTHLY INCOME		MONTHLY DEBT		UECU LOANS		DTIR (%)	
SECTION E: REFERENCES (NOT LIVING AT SAME ADDRESS)							
NAME OF REFERENCE			REFERENCE # 2				
ADDRESS			ADDRESS				
RELATIONSHIP			RELATIONSHIP				
TELEPHONE (W)(H)		MOBILE		TELEPHONE (W)(H)		MOBILE	
<small>UECU LTD MAY VERIFY ANY INFORMATION PROVIDED TO IT BY ME/US FROM WHATEVER SOURCES IT DEEMS NECESSARY. UECU LTD IS HEREBY AUTHORIZED TO OBTAIN ANY INFORMATION IT REQUIRES RELATIVE TO MY/OUR CREDIT HISTORY OR APPLICATION FOR CREDIT AND ANY SUCH SOURCE IS HEREBY AUTHORIZED TO PROVIDE ANY SUCH REQUESTED INFORMATION. UECU LTD IS FURTHER AUTHORIZED TO DISCLOSE TO ANY CREDIT BUREAU, REPORTING AGENCY, BUSINESS, FINANCIAL INSTITUTION OR PERSON WITH WHOM I HAVE ENTERED INTO OR PROPOSE TO ENTER INTO A BUSINESS OR FINANCIAL RELATIONSHIP WITH, MY/OUR CREDIT OR FINANCIAL HISTORY OR INFORMATION AS DEEMED APPROPRIATE, LAWFUL AND NECESSARY IN THE SOLE DISCRETION OF UECU LTD OR EXPRESSLY PROVIDED BY LAW. I/WE JOINTLY AND SEVERALLY AGREE TO INDEMNIFY THE CREDIT UNION AND SAVE UECU LTD FROM ANY AND ALL CLAIMS IN DAMAGES OR OTHERWISE ARISING FROM ANY DISCLOSURE AS HEREIN AUTHORIZED.</small>							
		APPLICANT'S SIGNATURE		JOINT MEMBER SIGNATURE		GUARANTOR 'S SIGNATURE	
						SPOUSE'S SIGNATURE	
						STAFF DISBURSING	
Signatures →							
Dates →							
SECURITY REQUIREMENTS		Assignment of Policies:					
		Life Insurance		Shares in Company		Term Insurance	
		Legal Mortgages		Land		Chattel Mortgages	
		Bill of Sale		Other			

SECTION F: ASSESSMENT & RECOMMENDATION (BY LOANS OFFICER OR OTHER STAFF)

CHARACTER		CAPACITY		COLLATERAL		CONDITIONS	
						SAVING WHILE REPAYING LOANS	
CCB RATING							
RECOMMENDATIONS							
EXPOSURE - The total unsecured amount is now \$13,500				SECURITY ASSIGNED TO PREVIOUS LOAN		REGULAR SHARES	
LOAN APPLICATION & OR CONSOLIDATION AMOUNT , LOAN REPAYMENT PERIOD & INTEREST RATE							
Are there opportunities to consolidate external loans for member from Section C - YES NO							
REGULAR LOAN AMOUNT DISBURSED				FOR CONSOLIDATED LOANS			
LOAN DURATION		MONTH(S)		LOAN DURATION		MONTH(S)	
LOAN REPAYMENT				LOAN REPAYMENT			
		INTEREST RATE PER ANNUM				INTEREST RATE PER ANNUM	
MONTHLY / WEEKLY DEDUCTION & ALLOCATION							
DEDUCTIONS		WEEKLY		ALLOCATIONS		NEW LOANS ALLOCATION	
		BI WEEKLY				DEPOSIT/ TRANSFER	
		MONTHLY				REGULAR SHARES	
INFORMATION REQUIRED BEFORE APPROVAL							
<ul style="list-style-type: none"> Letter of employment from employer detailing income and deductions or most recent salary slip (2 months or 4 weeks) Note: First time applicants should provide both Self-employed persons must submit 3 months Bank Statement along with one written Reference. Proof of Address (Utility Bill, Bank Statement or A signed letter from co-habitant, their utility bill and a copy of their identification) 							
Appliance/Furniture	· Letter/invoice confirming items purchased		Medical	· Letter/Quotation from Doctor			
Travel	· Quote/Itinerary from Airline or Travel Agency/Hotel		Education	· Acceptance letter from college/university/educational institution · Invoice			
Weddings	· Quotation for expenses to be incurred		Purchasing Land / Property	· Letter from Vendor stating sale price and address of Vendor's Attorney · Copy of Certified Surveyor's Plot · Valuation of land or property being purchased.			
Vehicle(New)	· Quotation confirming purchase price from garage and specifications of the vehicle · Quotation/Confirmation of comprehensive coverage		Vehicle (Used)	· Letter of certification of ownership from vendor · Confirmation of sale price · Roadworthy Certificate & Valuation Report · Quotation/Confirmation of comprehensive coverage.			
Vehicle Repairs / Insurance	· Detailed quotation of expenses to be incurred · Renewal notice from Insurer		Business Loans	· 3 Months Bank Statements · Written Reference			
ACTION							
DATE	____/____/20____		AMOUNT APPROVED	\$			
DATE	____/____/20____		REJECTED	\$			
DATE	____/____/20____		DEFERRED	\$			
Conditions to the approval of the Loan:							
Reason for Rejection:							
Reason for Deferring:							
Signature of Approving / Rejecting Body		Loans within Savings		Internal Credit Committee			
		General Manager		General Manager		Junior Loans Clerk	
Credit Committee							
Chairman		Secretary				Member	
Board of Directors (Extra-Ordinary Committee)							
President		V. President				Treasurer	
Secretary		Member					
Supervisory Committee (Extra-Ordinary Committee)							
Chairman		Secretary				Member	
Date Disbursed	Cheque	Amount	Signature		Remarks		
					DATE COMPLETED STAFF INITIALS		

