



JPS & Partners Co-operative Credit Union

Seasonal Loan Application

Valentine's Loan
 Easter Loan
 Mother's Day Loan
 Father's Day Loan
 Education Loan
 Christmas Combo Loan

Other, specify _____

Date _____

I hereby apply for a loan of _____ EMP. # _____
 _____ for a period of _____ TRN # _____
 _____ months to be repaid in _____ monthly Account # _____
 payments of \$ _____ including interest. Loan # _____

Name _____
 Work Address _____
 Work Phone # _____
 Home Address _____
 Cell # _____
 Email Address _____

I desire this loan for the following provident or productive purpose (s)

Loan Information	
Total Loan _____	
Present Loan Bal. \$ _____	
Cash Now Required \$ _____	
<u>Repayment Record on Previous Loan</u>	
Original Amount _____	
Date of Last Loan _____	
<input type="checkbox"/> V. Good <input type="checkbox"/> Good <input type="checkbox"/> Poor	

Date of Birth _____ No. of Dependents _____ Spouse _____

Name, address and telephone of nearest relative (exclusive of Spouse) _____

Income Information

Employer _____
 How Long _____ Phone# _____
 Address _____
 Position _____
 Mthly/Wkly/Ftnly Salary \$ _____ Other Income _____

If Spouse employed, state

Employer _____
 How Long _____ Phone# _____
 Address _____
 Position _____
 Mthly/Wkly/Ftnly Salary \$ _____ Other Income _____

CREDIT OBLIGATIONS INCLUDING HIRE PURCHASE (List all debts using and attaching additional sheet if necessary).

Name of Creditor	Address	Monthly Payment	Balance Owing

I _____ the applicant hereby certify that all information provided on this application form is true, complete and correct to the best of my knowledge and belief. I understand that any information given will be used by the Credit Union to determine my eligibility for this loan and that any false, inaccurate or misleading information may result in my disqualification.

I also understand that if information becomes available to the Credit Union which proves that I provided any false, inaccurate or misleading information that the Credit Union reserves the right at any time during the term of the loan to immediately demand from me full repayment of the loan amount or to seize the security pledged for this loan in an attempt to liquidate the said loan.

I hereby agree to comply with all 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, as either a borrower or Co-maker other than stated above.



Signature _____

Date _____



LOAN AGREEMENT

Amount Borrowed \$ _____

Loan # _____

Terms \$ _____

Cheque # _____

Final Payment Due _____

A/C # _____

For the value received, I _____,
 as principal promise to pay to JPS & Partners Co-operative Credit Union Limited or order the sum of _____
 _____ (\$ _____)

as Follows: _____ on _____ and _____
 each succeeding week/month, thereafter, the whole sum to be repaid in or within _____ from the
 date of receipt. At an interest rate of _____% per annum on the unpaid balance.

In signing this loan application form, I irrevocably give authorization to my employer, that upon termination of my services, any outstanding balances owed to JPS & Partners Co-operative Credit Union Ltd. should be deducted from my final payment.

Signature _____

Date _____

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 by 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 cost 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 the solicitor for collections, to pay all solicitor's cost incurred.

Signature of Principal

Signature of Witness

Name of Witness

Banking Details Name of Bank _____ Branch/Transit # _____ Name on Bank Account _____ Account # _____	Account Type Checking <input type="checkbox"/> Savings <input type="checkbox"/>
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For Office Use Only		
Recommended by: Name of Loan Officer: _____ Signature _____	Approved by: Name of Manager: _____ Signature _____	Overall Credit Assessment Very Good <input type="checkbox"/> Good <input type="checkbox"/> Poor <input type="checkbox"/>
Reason for Disapproval or Special Notes _____ _____		