



DATE APPLICANT ACCOUNT# CO-APPLICANT ACCOUNT#

PURPOSE OF LOAN

OUT OF SHARE LOAN PRODUCT OVERDRAFT XPRESS LOAN MISC. CONSUMER LOAN CAR LOAN LAND LOAN COMMERCIAL
 MORTGAGE: CONSTRUCTION MORTGAGE: PURCHASE MORTGAGE: OTHER MORTGAGE: CONSOLIDATION

APPLICANT NAME

FIRST MIDDLE LAST MAIDEN NAME

EMAIL DATE OF BIRTH

P.O. BOX HOME # & CELL #

ADDRESS

HOUSE # STREET NAME DISTRICT

EMPLOYER HOW LONG

ADDRESS

DEPENDENTS WORK #

POSITION MONTHLY SALARY \$

CO-APPLICANT'S NAME RELATIONSHIP

EMAIL DATE OF BIRTH

ADDRESS

HOUSE # STREET NAME DISTRICT P.O. BOX

HOME # & CELL # WORK #

EMPLOYER HOW LONG

POSITION MONTHLY SALARY \$

OTHER INCOME SOURCE MONTHLY \$

EMERGENCY CONTACT RELATIONSHIP

EMAIL HOME # & CELL #

CASH NOW REQUIRED \$ TOTAL MONTHLY INCOME \$

PRESENT LOAN BALANCE \$ LESS PENSION / HEALTH \$

TOTAL LOAN REQUEST \$ LESS STRATA / PROP. INS. \$

NET INCOME FOR DSR \$

CURRENT MONTHLY EXPENSES

TOTAL MONTHLY INCOME	\$ <input type="text"/>
CREDIT UNION LOAN	\$ <input type="text"/>
BANK LOAN	\$ <input type="text"/>
BANK LOAN	\$ <input type="text"/>
BANK LOAN	\$ <input type="text"/>
MORTGAGE / RENT	\$ <input type="text"/>
CREDIT CARD	\$ <input type="text"/>
CREDIT CARD	\$ <input type="text"/>
TELEPHONE	\$ <input type="text"/>
CABLE	\$ <input type="text"/>
ELECTRICITY / WATER	\$ <input type="text"/>
PENSION / HEALTH	\$ <input type="text"/>
HELPER	\$ <input type="text"/>
LIFE INSURANCE	\$ <input type="text"/>
STRATA FEE / PROP. INS.	\$ <input type="text"/>
VEHICLE (GAS, MAINT.)	\$ <input type="text"/>
PERSONAL (FOOD, CLOTHES)	\$ <input type="text"/>
HOUSEHOLD MISC.	\$ <input type="text"/>
ENTERTAINMENT	\$ <input type="text"/>
SCHOOL FEES + LUNCH EXP	\$ <input type="text"/>
CU SHARES	\$ <input type="text"/>
OTHER EXPENSES	\$ <input type="text"/>
TOTAL EXPENSES	\$ <input type="text"/>
SURPLUS	\$ <input type="text"/>

I HEREBY APPLY FOR A LOAN OF \$ FOR A PERIOD OF MONTHS TO BE REPAYED IN () MONTHLY PAYMENTS OF \$, INCLUDING INTEREST.

I OFFER AS SECURITY FOR THE ABOVE REQUEST LOAN:

SHARES DEPOSITS VEHICLE(S) PROPERTY(S) OTHER GUARANTOR CO-MAKER SECURITY:

VEHICLE VEHICLE

YEAR MAKE MODEL YEAR MAKE MODEL

PROPERTY PROPERTY

BLOCK / PARCEL DISTRICT BLOCK / PARCEL DISTRICT



(ROUND FIGURES TO THE NEAREST DOLLAR)

ASSETS	VALUE	LIABILITIES	MONTHLY PAYMENT	BALANCE
CREDIT UNION SHARES	\$	CREDIT UNION LOAN	\$	\$
CREDIT UNION DEPOSITS	\$	CREDIT UNION XPRESS	\$	\$
CREDIT UNION FIXED DEPOSITS	\$	PERSONAL LOANS	\$	\$
CASH SAVINGS / BANKS	\$	PERSONAL LOANS	\$	\$
PROPERTY P/P\$ MM/YY	\$	MORTGAGE (INCL. STRATA)	\$	\$
PROPERTY P/P\$ MM/YY	\$	MORTGAGE	\$	\$
PROPERTY	\$	VEHICLE LOAN	\$	\$
VEHICLE	\$	VEHICLE LOAN	\$	\$
VEHICLE	\$	CREDIT CARD	\$	\$
VEHICLE	\$	CREDIT CARD	\$	\$
FIXED DEPOSIT / BANK	\$	CREDIT CARD	\$	\$
STOCKS / BONDS	\$	OTHER DEBT	\$	\$
LIFE INSURANCE CSV	\$	OTHER DEBT	\$	\$
OTHER INVESTMENTS	\$	OTHER DEBT	\$	\$
TOTAL	\$	TOTAL	\$	\$

LOAN PROCESSING FEES (NON-REFUNDABLE)

BY SIGNING THIS APPLICATION, I GIVE CONSENT TO CICSA CO-OP CREDIT UNION LTD TO DEBIT AVAILABLE FUNDS FROM MY REGULAR SAVINGS OR SHARES ACCOUNT, FOR ONE OF THE RELEVANT FEES BELOW:

\$750.00 - LOANS \$301K - \$500K
\$1000.00 - LOANS GREATER THAN \$500K

\$300.00 - LOANS LESS THAN \$300K
\$100.00 - UNSECURED LOANS

\$200.00 - CAR LOANS
\$20.00 - LAND REGISTER FEE

I HEREBY AGREE TO COMPLY WITH 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 TO PROVIDE INFORMATION ON MY CREDIT HISTORY WITH THE CAYMAN ISLANDS CIVIL SERVICE ASSOCIATION (CICSA) CO-OPERATIVE CREDIT UNION LTD.

I UNDERSTAND THAT THIS APPLICATION IS NOT A BINDING OFFER OF FINANCE AND THAT THE CREDIT UNION MUST FIRST COMPLETE ITS INTERNAL CREDIT REVIEW IN ACCORDANCE WITH ITS USUAL CRITERIA AND THAT REVIEW MAY RESULT IN CHANGES TO THE BASIS ON WHICH ANY LOAN MAY BE MADE AVAILABLE.

SIGNATURE OF APPLICANT (BORROWER)

SIGNATURE OF WITNESS

SIGNATURE OF APPLICANT (BORROWER)

SIGNATURE OF WITNESS

CO-MAKER, VEHICLE OWNER OR JOINT PROPRIETOR

IN PLEDGING MY COLLATERAL AS (CIRCLE THE APPLICABLE) VEHICLE. 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.

I ALSO ACKNOWLEDGE THAT IN THE EVENT OF DEFAULT OF THE LOAN THE CREDIT UNION MAY SELL THE COLLATERAL PLEDGED AND APPLY THE PROCEEDS LESS RECOVERY EXPENSES TO THE LOAN.

SIGNATURE OF CO-MAKER 1 / VEHICLE OWNER / JOINT PROPRIETOR

SIGNATURE OF WITNESS

SIGNATURE OF CO-MAKER 2 / VEHICLE OWNER / JOINT PROPRIETOR

SIGNATURE OF WITNESS



CO-MAKER 1

NAME

ACCOUNT #

ADDRESS

PHONE #
(HOME & CELL)

EMPLOYER

HOW LONG PHONE #
(WORK)

POSITION

MONTHLY SALARY \$

VEHICLE
YEAR MAKE MODEL

PROPERTY
BLOCK / PARCEL DISTRICT

CO-MAKER 2

NAME

ACCOUNT #

ADDRESS

PHONE #
(HOME & CELL)

EMPLOYER

HOW LONG PHONE #
(WORK)

POSITION

MONTHLY SALARY \$

VEHICLE
YEAR MAKE MODEL

PROPERTY
BLOCK / PARCEL DISTRICT

GUARANTOR

NAME

ACCOUNT #

ADDRESS

PHONE #
(HOME & CELL)

EMPLOYER

HOW LONG PHONE #
(WORK)

POSITION

MONTHLY SALARY \$

VEHICLE
YEAR MAKE MODEL

PROPERTY
BLOCK / PARCEL DISTRICT



FOR CREDIT UNION USE ONLY

MONTHLY DEBT

CREDIT UNION LOAN	\$	
BANK LOAN	\$	
BANK LOAN	\$	
BANK LOAN	\$	
MORTGAGE / RENT	\$	
CREDIT CARD	\$	
CREDIT CARD	\$	
TOTAL	\$	
NEW CREDIT UNION LOAN PAYMENT	\$	
TOTAL MONTHLY DEBT EXPENSE	\$	
TOTAL NET MONTHLY INCOME	\$	

TIME RECEIVED	
DATE RECEIVED	
ACCEPTED BY	
LOAN CODE	

TDR: TOTAL MONTHLY DEBT EXPENSE / TOTAL MONTHLY INCOME %

MEMBER SINCE DD/MM/YY LAST LOAN \$ DATED DD/MM/YY PURPOSE

NET WORTH: \$ INCREASE / DECREASE SINCE LAST LOAN % REPAYED

LENDING OFFICER COMMENTS:

CHARACTER:

CREDIT:

CAPACITY:

NET WORTH

COLLATERAL:

TERMS AND CONDITIONS:

RECOMMENDED BY

RECOMMENDED BY



CREDIT COMMITTEE ACTION

ON _____, 20____ A LOAN OF \$ _____ WAS APPROVED / DISAPPROVED ON THE FOLLOWING

ADDITIONAL CONDITION(S):

SPECIAL NOTES

C.C. CHAIRPERSON

C.C. SECRETARY

C.C. MEMBER

C.C. MEMBER

C.C. VICE-CHAIRPERSON

C.C. MEMBER

BOARD OF DIRECTORS

SUPERVISORY COMMITTEE

CEO ACTION OR IN-HOUSE CREDIT COMMITTEE ACTION

*(THREE SIGNATURES REQUIRE FROM GROUP 1/2/3/4 WITH MAXIMUM SIGNATURE 1 PER GROUP FOR IN-HOUSE COMMITTEE,
CEO SOLE SIGNATORY WITHIN CEO UNILATERAL LIMIT)*

ON _____, 20____ A LOAN OF \$ _____ WAS APPROVED / DISAPPROVED ON THE FOLLOWING

ADDITIONAL CONDITION(S):

SPECIAL NOTES

CEO

CFO OR FINANCE & ACCOUNT MANAGER

LOANS MANAGER OR ASSIST. LOANS MANGER

COLLECTION MANAGER OR ASST. COLLECTION MANAGER
OR PROJECT MANAGER

PRINT NAME

PRINT NAME

PRINT NAME

PRINT NAME