CICSA Co-operative WITHIN-SHARE LOAN Credit Union Ltd. APPLICATION

DATE D D / M M / Y Y Y MEMBER NO.							
MEMBER INFORMATION							
NAME	EMPLOYER						
PHYSICAL ADDRESS							
HOME PHONE NO.	CELL PHONE NO.						
EMAIL ADDRESS							
LOAN DETAILS							
NEW LOAN							
AMOUNT REQUESTED	CURRENT LOAN BALANCE						
NEW LOAN BALANCE	SHARE BALANCE						
TERM OF LOAN	LOAN PAYMENT						
PURPOSE OF LOAN							
LOAN DISBURSEMENT							
CREDIT SAVINGS 1 SAVINGS 2 SAVINGS 3 OTHER							
OPEN SAVINGS SUB	/ING SUB ACTIVATE SHARES						
PAYMENT METHOD							
THIS LOAN WILL BE PAID BY: OVER THE COUNTER BIWEEKY DEDUCTION MONTHLY DEDUCTION							
WEEKLY DEDUCTION OTHER							

LOAN AGREEMENT

As collateral security for this note, the said Borrower/Member has offered the CICSA Co-op Credit Union Ltd SHARES in the event of default. As herein agreed, the entire balance of this loan shall become immediately due and payable on demand. This loan shall also become due and payable should the Borrower/Member become bankrupt, failed to make two consecutive loan payments or cease to reside in the Cayman Islands without giving at least six months notice or loses their common bond.

Said Borrower/Member promises to pay all fines/penalities imposed in accordance with the rules of the Credit Union for failure to comply with the terms of this loan together with all costs or expenses incurred in the collection of any sum due. The Borrower/Member shall pay all costs incurred.

Interest will be charged at a rate of five percent (5%) per annum, accrued daily on the remaining loan balance.

MEMBER INITIAL

MEMBER SIGNATURE		MSR/WITNESS SIGNATURE	
INTERNAL USE ON	LY		
APPROVED BY DATE		POSTED BY DATE	DEDUCTION FORM COMPLETED



DATE OF REQUEST D D / M M / Y Y Y

MEMBER NAME			MEMBER NO.	MEMBER NO.				
Deduction Frequency: MONTHLY BIWEEKLY								
Deduction Frequency: NEW CHANGE NO CHANGE								
Product	Sub	Amount	Details	Amount				
Shares			Current Deduction					
Savings			New Deduction					
Savings			Payroll Date					
Xmas Club			Batch No.					
Loan								
Loan			Signature of Member:					
Loan			Prepared by & Date					
Other a/c								
Other a/c			Date Changed					
Total			Changed By					