



CICSA CO-OPERATIVE CREDIT UNION LTD WITHIN SHARE LOAN AGREEMENT

Date of Agreement: _____

Member Name _____ Account Number _____

Cash Now Required \$ _____ Term of Loan _____ Monthly Pymts \$ _____

Current Loan Balance \$ _____ Total Loan \$ _____ Contact No. _____

I desire this loan for the provident or productive purpose of _____

Cheque Payable to _____ \$ _____ CNB Cheque No. _____

Cheque Payable to _____ \$ _____ CNB Cheque No. _____

Cheque Payable to _____ \$ _____ CNB Cheque No. _____

Cash Given \$ _____ TOTAL \$ _____

Open/Reactivate regular savings account	Sub	Initials	Date
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As collateral security for this note, the said Borrower/Member has offered the CICSA Co-op Credit Union Ltd **SHARES** in case of any 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, or cease to reside in the Cayman Islands without giving at least six months notice or loses his common bond.

Said Borrower/Member promises 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 costs or expenses incurred in the collection of any sum due. Also, if the Credit Union has to refer the matter to an attorney-at-law for collection, the Borrower/Member shall pay all costs incurred.

Interest will be charged at a rate of six percent (6%) per annum, accrued daily on the remaining loan balance.

Signature of Member / Date _____ Witness: Credit Union Staff / Date _____ Approved by / Date _____

FOR CREDIT UNION USE ONLY:

Member's Balances					
Savings	Sub	Amount	Loans	Sub	Amount
Shares			Loan		
Regular Savings			Loan		
Total			Total		

Loan posted to clear overdrawn savings	Initials	Date
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PAYROLL ALLOCATION				
Member's Name:		Account No:		
Deduction Frequency:	Monthly	Bi-Weekly		
Deduction Type:	New	Change		No Change
Product	Sub	Amount	Details	Amount
Shares			Current Deduction	
Savings			New Deduction	
Savings			Payroll Date	
Xmas Club			Batch No.	
Loan			Signature of Member:	
Loan				Prepared by & date
Other a/c			Date Changed	
Other a/c			Changed By	
Total				