

**CICSA CO-OP CREDIT UNION LTD.**

**CAR LOAN, 10% CONTRIBUTION TO SHARES, IR @ 8.5%, MAXIMUM OF 6 YEARS TO REPAY**

AMOUNT	PAYMENT
15,000.00	267.00
20,000.00	356.00
25,000.00	445.00
30,000.00	534.00
35,000.00	623.00
40,000.00	712.00
45,000.00	801.00
50,000.00	889.00

**RAW LAND PURCHASE ONLY 5% CONTRIBUTION TO SHARES, IR @ 6.75%, MAXIMUM OF 10 YEARS TO REPAY**

AMOUNT	PAYMENT
40,000.00	460.00
50,000.00	575.00
60,000.00	689.00
75,000.00	862.00
90,000.00	1,034.00
100,000.00	1,149.00
125,000.00	1,436.00
150,000.00	1,723.00

**15-YEAR TERM LOAN, MINIMUM OF \$50,000, IR @ 6.75%, 10% SHARE CONTRIBUTION**

AMOUNT	PAYMENT
50,000.00	443.00
75,000.00	664.00
125,000.00	1,107.00
150,000.00	1,328.00
175,000.00	1,549.00
200,000.00	1,770.00
225,000.00	1,992.00
250,000.00	2,213.00
300,000.00	2,655.00
350,000.00	3,098.00
400,000.00	3,540.00
425,000.00	3,762.00
450,000.00	3,983.00
500,000.00	4,425.00

**CONSUMER LOANS USING VEHICLE AS SECURITY**

SECOND HAND VEHICLES CAN BE REFINANCED, 10% SHARE CONTRIBUTION, ONLY HALF OF THE VEHICLE'S VALUE CAN BE USED AS COLLATERAL.

**25 YEAR LONG-TERM LOANS STARTING @ \$150,000 EFFECTIVE 1 APRIL 2010, IR @ 6.75%**

AMOUNT	MONTHLY PAYMENT	
	20 YEARS	25 YEARS
150,000.00	1,141.00	1,037.00
175,000.00	1,331.00	1,210.00
185,000.00	1,407.00	1,279.00
200,000.00	1,521.00	1,382.00
215,000.00	1,635.00	1,486.00
225,000.00	1,711.00	1,555.00
235,000.00	1,787.00	1,624.00
250,000.00	1,901.00	1,728.00
275,000.00	2,092.00	1,901.00
285,000.00	2,167.00	1,969.00
300,000.00	2,282.00	2,073.00
325,000.00	2,472.00	2,246.00
350,000.00	2,662.00	2,419.00
375,000.00	2,852.00	2,591.00
385,000.00	2,928.00	2,660.00
400,000.00	3,042.00	2,764.00
410,000.00	3,118.00	2,833.00
425,000.00	3,232.00	2,937.00
450,000.00	3,422.00	3,110.00
475,000.00	3,612.00	3,282.00
500,000.00	3,802.00	3,455.00

**GGHAM SCHEME MORTGAGES (BEING WORKED ON), IR @ 5.25%, MAXIMUM LENDING AMOUNT \$200,000 GOV'T GUARANTEE OF 35%**

AMOUNT	MONTHLY PAYMENT	
	20 YEARS	25 YEARS
125,000.00	843.00	750.00
135,000.00	910.00	809.00
145,000.00	978.00	869.00
150,000.00	1,011.00	899.00
155,000.00	1,045.00	929.00
160,000.00	1,079.00	959.00
175,000.00	1,180.00	1,049.00
185,000.00	1,247.00	1,109.00
200,000.00	1,348.00	1,199.00

**CONSUMER LOANS USING PROPERTY AS SECURITY**

RAW LAND USED AS COLLATERAL IS HELD @ 100% OF ITS VALUE, 10% SHARE CONTRIBUTION. HOUSE & LAND USED AS COLLATERAL IS HELD @ 80% OF ITS VALUE.

**CICSA CO-OP CREDIT UNION LTD.**  
**Within Share Loans Amortization Schedule**

AMOUNT	MONTHLY PAYMENTS IN MONTHS										
	1 Mo	2 Mo	3 Mo	4 Mo	5 Mo	6 Mo	7 Mo	8 Mo	9 Mo	10 Mo	11 Mo
\$ 100	101.00	51.00	34.00	-	-	-	-	-	-	-	-
\$ 150	151.00	76.00	51.00	-	-	-	-	-	-	-	-
\$ 200	202.00	101.00	68.00	51.00	-	-	-	-	-	-	-
\$ 250	252.00	126.00	85.00	64.00	51.00	43.00	-	-	-	-	-
\$ 300	302.00	152.00	102.00	76.00	61.00	51.00	-	-	-	-	-
\$ 350	352.00	177.00	118.00	89.00	72.00	60.00	-	-	-	-	-
\$ 400	402.00	202.00	135.00	102.00	82.00	68.00	59.00	-	-	-	-
\$ 450	453.00	227.00	152.00	114.00	92.00	77.00	66.00	-	-	-	-
\$ 500	503.00	252.00	169.00	127.00	102.00	86.00	74.00	65.00	-	-	-
\$ 700	705.00	354.00	237.00	178.00	143.00	120.00	103.00	91.00	81.00	73.00	67.00
\$ 900	906.00	455.00	304.00	229.00	184.00	154.00	132.00	116.00	104.00	94.00	86.00

AMOUNT	MONTHLY PAYMENTS IN YEARS													
	1 Yr	1.5 Yrs	2 Yrs	3 Yrs	4 Yrs	5 Yrs	6 Yrs	7 Yrs	8 Yrs	9 Yrs	10 Yrs	15 Yrs	20 Yrs	25 Yrs
\$ 1,000	87.00	59.00	45.00	31.00	-	-	-	-	-	-	-	-	-	-
\$ 1,500	130.00	88.00	67.00	46.00	36.00	-	-	-	-	-	-	-	-	-
\$ 2,000	173.00	117.00	89.00	61.00	47.00	-	-	-	-	-	-	-	-	-
\$ 2,500	216.00	146.00	111.00	77.00	59.00	49.00	-	-	-	-	-	-	-	-
\$ 3,000	259.00	175.00	133.00	92.00	71.00	58.00	-	-	-	-	-	-	-	-
\$ 4,000	345.00	233.00	178.00	122.00	94.00	78.00	67.00	59.00	-	-	-	-	-	-
\$ 4,500	388.00	263.00	200.00	137.00	106.00	87.00	75.00	66.00	60.00	55.00	50.00	-	-	-
\$ 5,000	431.00	292.00	222.00	153.00	118.00	97.00	83.00	74.00	66.00	61.00	56.00	-	-	-
\$ 6,000	517.00	350.00	266.00	183.00	141.00	116.00	100.00	88.00	79.00	73.00	67.00	-	-	-
\$ 8,000	689.00	466.00	355.00	244.00	188.00	155.00	133.00	117.00	106.00	97.00	89.00	-	-	-
\$ 10,000	861.00	583.00	444.00	305.00	235.00	194.00	166.00	147.00	132.00	121.00	112.00	85.00	72.00	65.00
\$ 20,000	1,722.00	1,165.00	887.00	609.00	470.00	387.00	332.00	293.00	263.00	241.00	223.00	169.00	144.00	129.00
\$ 30,000	-	-	-	913.00	705.00	580.00	498.00	439.00	395.00	361.00	334.00	254.00	215.00	194.00
\$ 40,000	-	-	-	1,217.00	940.00	774.00	663.00	585.00	526.00	481.00	445.00	338.00	287.00	258.00
\$ 50,000	-	-	-	-	1,175.00	967.00	829.00	731.00	658.00	601.00	556.00	422.00	359.00	323.00