



EMPLOYERS NAME AND ADDRESS: _____ _____	SALARY: _____ _____	OCCUPATION: _____ _____	
INSTITUTION _____ _____	<b>PRESENT INDEBTEDNESS</b> AMOUNT _____ _____	ADDRESS _____ _____ _____	
SIGNATURE OF APPLICANT: _____		DATE: _____ (DD/MM/YY)	
<b>HISTORY OF PREVIOUS LOANS (For Official Use Only)</b>			
DATE	AMOUNT	INSTALLMENT	PAYMENT RECORD
BANK A/C NO #:		CHECKING [ ] SAVINGS [ ]	BANK/BRANCH

## CREDIT COMMITTEE

On \_\_\_\_\_ 20 \_\_\_\_ we approved a loan in the amount and on the conditions requested by the above applicant, except as follows (list any changes, in amount, terms or conditions):

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

(All committee members present at the meeting of which this application was approved, must sign)

**Signature** of Credit Committee:

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Member

\_\_\_\_\_  
Member

\_\_\_\_\_  
Member

# LOAN AGREEMENT

\$ \_\_\_\_\_ LOAN NO. \_\_\_\_\_

TERMS \_\_\_\_\_ ACCOUNT NO. \_\_\_\_\_

DATE DUE \_\_\_\_\_ 20 \_\_\_\_\_

Weeks/fortnights/months after date, for the value received, I / We \_\_\_\_\_

as principal and (1) \_\_\_\_\_ (2) \_\_\_\_\_ as  
co -makers, waiving my/our rights of demand and notice jointly and severally promise to pay TEXTEL  
CREDIT UNION CO- OPERATIVE SOCIETY LIMITED or order, or order the sum of \$ \_\_\_\_\_ with  
interest at the rate of \_\_\_\_\_ per cent per month payable on the unpaid balance in  
weekly / fortnightly / monthly installments of \$ \_\_\_\_\_ and a like amount every  
week/fortnight/month thereafter until the full amount has been paid,

Collateral: \_\_\_\_\_

In case of any default in payment as herein agreed, unless excused by the Credit Committee, the entire amount will become immediately due and payable. I/We hereby pledge all paid shares, payment of shares, or deposits, which I/We now have or thereafter, may have in the Credit Union, for loans, interest, fines, cost or expenses and I/We hereby authorize the Treasurer to apply any or all such paid-up shares or deposits to the payment of the said loan, interest, fines cost or expenses.

Signature of Witness

Signature

Address

\_\_\_\_\_

Maker \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Co-Maker \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Co-Maker \_\_\_\_\_

\_\_\_\_\_

CHEQUE NO.: \_\_\_\_\_ DISBURSEMENT VOUCHER NO.: \_\_\_\_\_ DATE: \_\_\_\_\_

# PROMISSORY NOTE

DATE \_\_\_\_\_ 20 \_\_\_\_\_

\$ \_\_\_\_\_ Note No \_\_\_\_\_ ACCOUNT NO. \_\_\_\_\_

Due Date: \_\_\_\_\_

FOR VALUE RECEIVED I (WE), jointly and severally promise to pay to the TEXTEL CREDIT UNION

Co-operative Society Ltd. Or order, the sum of \_\_\_\_\_ Dollars.

Full loan amount .....

In case of any default in payments as herein agreed, the entire balance of this note shall immediately become due and payable at the option of the holder. I (we) hereby pledge all shares and payments on account of shares, or deposits, which I (we) now have or hereafter may have in this Credit Union as security for repayment to this loan together with finance charge, cost and expenses, and I (we) hereby authorize the Treasurer to apply. any or all such paid shares, and payments on account of shares and deposits, to the payment of the said loan, finance charge, costs and expenses.

Witness to Sign

Signature of Maker and Co-Makers

Address

.....

.....

.....

.....

.....

.....

.....

.....

.....