COK SODALITY CO-OPERATIVE CREDIT UNION LTD.
Invest in your future today!

Revised January 2010

PAY DAY LOAN CHECKLIST*

- ❒ Applicants must be permanently employed to a company on the **approved** COK Sodality listing and be confirmed in the position for at least 1 year
- ❒ Repayment amount or full salary via **salary deduction only**
- ❒ Job Letter stating *salary, position, length of employment*; plus last two months pay slips
- ❒ Tax Registration Number (TRN) Card and Valid ID (Driverôs Licence, Voterôs ID, COK ID)
- ❒ Passport size photograph
- ❒ Completed Pay Day Loan application form with contact information of Supervisor/Manager and a workplace reference (co-worker)
- ❒ Recent utility or any other bill in memberôs name with current address (Proof of Address)
- ❒ Qualifying shares ï minimum of $2,000
- ❒ Monthly savings ï 10% of loan repayment amount
- ❒ Signed promissory note (after approval)
- ❒ Guarantor required under certain conditions*

Guarantor

- ❒ Job Letter stating *salary, position, length of employment*; plus last two months pay slips
- ❒ Tax Registration Number (TRN) Card and Valid ID (Driverôs Licence, Voterôs ID, COK ID)
- ❒ Passport size photograph
- ❒ Signed guarantor form witnessed by a Justice of the Peace
- ❒ Recent utility or any other bill in guarantorôs name with current address (**Proof of Address**)

***CONDITIONS APPLY**