**FEEDS LOAN**

1. **Statement of Purpose (Dropdown Box):**

* Personal Livestock and Poultry
* Business Livestock and Poultry

1. **Number of Sacks (50kg/Sack) (Input – Number only):**

* 1 to 15 sacks are allowed if member have minimum of 20,000 Share Capital Contribution.
* 15 and above sacks are allowed if member have above minimum Share Capital Contribution

1. **Terms (Auto Generated):**

* 30 Days

1. **Documents (upload):**

* Business Registration (if Business Livestock and Poultry)

**RICE LOAN**

1. **Statement of Purpose (Dropdown Box):**

* Personal Consumption
* Business Consumption

1. **Number of Sacks (50kg/Sack) (Input – Number only):**

* 1 to 30 sacks are allowed if member have minimum of 20,000 Share Capital Contribution, and registered wholesaler or dealer of rice.
* 30 and above sacks are allowed if member have above minimum Share Capital Contribution
* 1 to 4 sacks are allowed if member have minimum of 6,000 Share Capital for personal consumption.
* 1 to 2 sacks are allowed if member have below 6,000 Share Capital for personal consumption

1. **Terms (Auto Generated):**

* 30 Days

1. **Documents (upload):**

* Business Registration (if Business Consumption)

**MARKETING / MERCHANDISING LOAN**

1. **Statement of Purpose (Input)**
2. **Loan Amount (Input – Number only):**

* Up to 75,000 maximum amount is allowed

1. **Terms (Dropdown Box):**

* 1 Month
* 2 Month
* 3 Month
* 4 Month
* 5 Month
* 6 Month
* 7 Month
* 8 Month
* 9 Month
* 10 Month

1. **Co-Maker:**

* Add Co-Maker (Button), have an option of Remove Co-Maker (Button)

1. **Documents (upload):**

* Attach specification of goods/merchandize to be purchased

1. **Interest Rate (Auto Generated): 3.5%**
2. **Service Fee (Auto Generated: 5%**

**BACK TO BACK LOAN (Renewal Loan)**

1. **Statement of Purpose (Input)**
2. **Loan Amount (Input – Number only):**
3. **Terms: Month Term is Auto Generated depending to loan amount**

* 6,000 to 10,000 - 6 Months
* 10,001 to 50,000 - 12 Months
* 50,001 to 100,000 - 24 Months
* 100,001 above - 36 Months

1. **Co-Borrower:**

* Add Co-Borrower (Button), have an option of Remove Co-Borrower (Button)

1. **Interest Rate (Auto Generated): 2%**
2. **Service Fee (Auto Generated): 3%**

**REGULAR LOAN (Renewal Loan)**

1. **Statement of Purpose (Input)**
2. **Loan Amount (Input – Number only):**
3. **Terms: Month Term is Auto Generated depending to loan amount**

* 6,000 to 10,000 - 6 Months
* 10,001 to 50,000 - 12 Months
* 50,001 to 100,000 - 24 Months
* 100,001 above - 36 Months

1. **Co-Borrower: 1 to 2 Co-Makers**

* Add Co-Maker (Button), have an option of Remove Co-Maker (Button)

1. **Interest Rate (Auto Generated): 2%**
2. **Service Fee (Auto Generated): 3%**

**LIVELIHOOD ASSISTANCE LOAN**

1. **Statement of Purpose (Input)**
2. **Loan Amount (Input – Number only):**

* Up to 100,000 maximum amount is allowed

1. **Terms (Dropdown Box):**

* 1 Month
* 2 Month
* 3 Month
* 4 Month
* 5 Month
* 6 Month
* 7 Month
* 8 Month
* 9 Month
* 10 Month
* 11 Month
* 12 Month

1. **Co-Maker: 1 Co-Maker only**

* Add Co-Maker (Button), have an option of Remove Co-Maker (Button)

1. **Interest Rate (Auto Generated): 2%**
2. **Service Fee (Auto Generated: 3%**

**EDUCATIONAL LOAN**

1. **Relationship to the Student (Input)**
2. **Statement of Purpose (Input)**
3. **Loanable Amount (Input)**
4. **Name of Student (Input)**
5. **Year Level (Dropdown Box)**

* College Level
* Elementary Level
* Secondary Level

1. **Terms (Auto Generated):**

* If College Level: 5 Months
* If Elementary or Secondary Level: 10 Months

1. **Documents (upload)**

* Assessment Form

1. **Interest Rate: 1.75 %**
2. **Service Fee: 5%**

**EMERGENCY / CALAMITY LOAN**

1. **Statement of Purpose (Dropdown Box):**

* Medical Emergency Loan
* Funeral Assistance
* Fire Victim
* Other Calamities (Input to Specify)

1. **Loan Amount (Input – Number only):**

* Up to 30,000 maximum amount is allowed

1. **Terms (Dropdown Box):**

* 1 Month
* 2 Month
* 3 Month
* 4 Month
* 5 Month
* 6 Month
* 7 Month
* 8 Month
* 9 Month
* 10 Month
* 11 Month
* 12 Month

1. **Interest Rate (Auto Generated): 1.75%**
2. **Service Fee (Auto Generated: 5%**
3. **Documents:**

* Medical Emergency Loan
* Doctor Certificate
* Hospital Bill
* Death Certificate for Funeral Assistance
* Barangay Certification for Fire Victim and other Calamities

**QUICK CASH LOAN**

1. **Statement of Purpose (Input)**
2. **Loan Amount (input)**

* Up to 12,000 pesos maximum

1. **Terms (Dropdown Box):**

* 1 Month
* 2 Month
* 3 Month
* 4 Month
* 5 Month

1. **Interest Rate: 2%**
2. **Service Fee: 1%**

**CAR LOAN**

1. **Statement of Purpose (Input)**
2. **Loanable Amount (Input)**
3. **Vehicle Type (Dropdown Box)**

* Brand new four-wheel vehicle
* Second hand four-wheel vehicle

1. **Terms (Dropdown Box):**

* 1 to 60 Months (5 Years)

1. **Co-Maker and Co-Borrower: 1 each only**

* Add Co-Maker (Button), have an option of Remove Co-Maker (Button)
* Add Co-Borrower (Button), have an option of Remove Co-Borrower (Button)

1. **Documents (Upload)**

* Post Dated Checks
* Car Registration
* Latest Official Receipt

For Second hand Unit Requirements (Upload)

* Original Copy of Deed of Sale
* Original Copy of Certificate of Registration of the Unit
* Original Copy of Latest Official Receipt from LTO
* Original Copy of Insurance Policy
* Original Copy of Insurance Policy with TPL

1. **Interest Rate: 1.75%**
2. **Service Fee: 1.2%**

**HOUSE AND LOT/HOUSING/LOT LOAN**

1. **Statement of Purpose (Dropdown Box):**

* House and Lot
* Lot Loan
* Housing Loan
* Renovation Loan

1. **Loan Amount (input)**

* If house and lot, maximum of 1,500,000.00
* If Lot loan, maximum of 1,200,000.00
* If Housing loan, maximum of 1,000,000.00
* If Renovation loan, maximum of 500,000.00

1. **Terms (Dropdown Box):**

* 1 to 84 Months (7 Years)

1. **Co-Maker and Co-Borrower: 1 each only**

* Add Co-Maker (Button), have an option of Remove Co-Maker (Button)
* Add Co-Borrower (Button), have an option of Remove Co-Borrower (Button)

1. **Documents (Upload)**

* Post-Dated Checks
* Original Copy of Tax declaration or Land Title
* bills of materials (required if Renovation)
* Sketch or plan
* Picture of Initial Materials and Construction

1. **Interest Rate: 1.75%**
2. **Service Fee: 1.2%**

**MOTORCYCLE LOAN**

1. **Statement of Purpose (Dropdown Box):**

* Brand New Motorcycle
* Brand New Tricycle

1. **Loan Amount (input)**

* Up to 120,000.00 maximum amount is allowed

1. **Terms (Dropdown Box):**

* 1 to 36 Months (3 Years)

1. **Co-Maker and Co-Borrower: 1 each only**

* Add Co-Maker (Button), have an option of Remove Co-Maker (Button)
* Add Co-Borrower (Button), have an option of Remove Co-Borrower (Button)

1. **Documents (Upload)**
   * + Original copy of Deed of Sale of the unit or Sales Invoice
     + Original copy of Certificate of Registration of the unit
     + Original copy of Latest Official Receipt from LTO
     + Original copy of Comprehensive Insurance Policy
     + Chattel Mortgage
     + LTO Encumbrances
2. **Interest Rate: 2%**
3. **Service Fee: 5%**

**MEMORIAL LOT**

1. **Statement of Purpose:**

* Memorial lot

1. **Loan Amount (input)**

* Amount is depend on partner's contract price

1. **Terms (Dropdown Box):**

* 1 to 60 Months (5 Years)

1. **Co-Borrower: 1 only**

* Add Co-Borrower (Button), have an option of Remove Co-Borrower (Button)

1. **Interest Rate: 1.25% for memorial lot loan**
2. **Service Fee: 2%**

**INTERMENT PLAN LOT**

1. **Statement of Purpose:**

* Memorial lot

1. **Loan Amount (input)**

* Amount is depend on partner's contract price

1. **Terms (Dropdown Box):**

* 1 to 60 Months (5 Years)

1. **Co-Borrower: 1 only**

* Add Co-Borrower (Button), have an option of Remove Co-Borrower (Button)

1. **Interest Rate (Input):**
2. **Service Fee: 2%**

**TRAVEL LOAN**

1. **Statement of Purpose (Dropdown Box):**

* Local Travel
* International Travel

1. **Loan Amount (input)**
2. **Terms (Dropdown Box):**

* 1 to 10 Months

1. **Co-Maker: 1 only**

* Add Co-Maker (Button), have an option of Remove Co-Maker (Button)

1. **Documents (Upload)**

* Post-dated check - if loan is One Hundred Fifty Thousand (Php 150,000.00) and above.

1. **Interest Rate: 2%**
2. **Service Fee: 5%**

**OFW ASSISTANCE LOAN**

1. **Statement of Purpose (Input)**
2. **Loan Amount (input):**
3. **Terms (Dropdown Box):**

* 1 to 12 Months

1. **Co-Maker and Co-Borrower: 1 each only**

* Add Co-Maker (Button), have an option of Remove Co-Maker (Button)
* Add Co-Borrower (Button), have an option of Remove Co-Borrower (Button)

1. **Documents (Upload)**

* Copy of certificate of pre-departure orientation seminar or contract of employment

1. **Interest Rate: 2%**
2. **Service Fee: 5%**

**SAVINGS LOAN**

1. **Statement of Purpose (Input)**
2. **Loan Amount (input)**

* Can loan the amount of their savings and time deposit.
* **A member who have regular savings or time deposit account can avail savings loan.**
* **A member cannot withdraw his savings or time deposit equivalent to current loan**

1. **Terms (Dropdown Box):**

* 1 to 24 Months

1. **Documents (Upload)**

* Savings and Time Deposit

1. **Interest Rate: 1.5%**
2. **Service Fee: 2%**

**HEALTH INSURANCE LOAN**

1. **Statement of Purpose (Input)**
2. **Loan Amount (input)**
3. **Terms (Dropdown Box):**

* 1 to 6 Months and 12 Months

1. **Documents (Upload)**

* Valid id and 2 pcs. 2x2 Id picture

1. **Interest Rate: 1.5%**
2. **Service Fee: 1.2%**

**SPECIAL LOAN**

1. **Statement of Purpose (Input)**
2. **Loan Amount (input)**

* **F**rom minimum amount of Php. 50,000.00 to maximum amount of Php. 300,000.00

1. **Terms (Dropdown Box):**

* **1 to 12 months**

1. **Co-Maker: 1 only**

* Add Co-Maker (Button), have an option of Remove Co-Maker (Button)

1. **Documents (Upload)**

* Post-dated check

1. **Interest Rate: 2.5%**
2. **Service Fee: 3%**
3. **Gift Check: Auto generated (It depends on their loanable amount)**

* Php 50,0001.00 t0 100,000.00 - Php 500.00
* Php 100,001.00 above - Php 1,000.00

**RECONSTRUCTION**

1. **Statement of Purpose (Input)**
2. **Loan Amount (input)**

* Php 6,000.00 Up to Php 100,001.00 above is allowed

1. **Terms (Dropdown Box):**

* Php 6,000.00 to 50,000.00 - 12 months
* Php 50,001.00 to 100,000.00 - 24 months
* Php 100,001.00 above - 36 months

1. **Scheduled payment: (Dropdown Box)**

* **First Loan (after reconstruction) — Back-to-Back Loan**
* **Second Loan (after reconstruction) — Double the capital**

1. **Co-Maker** 
   1. One (1) Co-maker - (if double the amount of loan)
   2. Two (2) Co-makers - (if triple the amount of loan)

* Add Co-Maker (Button), have an option of Remove Co-Maker (Button)

1. **Documents (Upload)**

* Post-dated check - if loan is One Hundred Fifty Thousand (Php150,000.00) and above

1. **Interest Rate: 2%**
2. **Service Fee: 3%**

**GENERAL POLICY APPLIED TO ALL LOAN:**

1. **Deduction of 1% to loaned amount for Capital Build-Up**
2. **Deduction of 1% to loaned amount for Savings Deposit**
3. **Additional of 100 pesos on monthly dues for Savings Deposit**
4. **Deduction of 1.10 centavos per 1,000 pesos times the loan term will allocate to insurance**
5. **Gift Check:**

* 10,000 - 200 Months
* 10,001 to 50,000 - 300 Months
* 50,001 to 100,000 - 500 Months
* 100,001 above - 1,000 Months