

WEDDING LOAN CHECKLIST*

All **COK WEDDING LOAN** recipients receive a **FREE COK BRIDAL REGISTRY ACCOUNT**

- Job Letter stating *salary, position, length of employment*; plus last two months pay slips
- Credit Reference (if required)
- Print out of savings/current account transactions for at least 6 months OR updated bank book (if required)
- IF SELF-EMPLOYED: Financials prepared by a Certified Chartered Accountant & stamped**
 - **Income & Expenditure Statement**
 - **Balance Sheet**
 - **Cash Flow Statement and Cash Flow projections (for at least three years)**
 - **Credit reference**
 - **Print out of savings/current account transactions for at least 12 months OR updated bank book**
- Tax Registration Number (TRN) Card and Valid ID (Driver's Licence, Voter's ID, COK ID)
- Qualifying Shares – 10% of loan amount
- Monthly savings – 10% of loan repayment amount
- Passport size photograph
- Completed Application Form **with contact information of two relatives & two references (non-related)**
- Recent utility or any other bill in member's name with current address (Proof of Address)
- Estimate for wedding
- Proof of intention to marry (Published Banns/ Letter from Pastor)
- The Spouse will act as Guarantor for the loan
- SPECIAL FEATURES* : NO COLLATERAL REQUIRED FOR LOANS UP TO \$200,000.00 (Security required for larger Loans – Regular Interest Rate Apply), Interest Rate 30%, Term 24 Months, 2% Processing Fee, Promotional period runs between **June – August and October – December****

Guarantor

- Job Letter stating *salary, position, length of employment*; plus last two months pay slips
- Credit Reference (if required)
- Print out of savings/current account transactions for at least 6 months OR updated bank book (if required)
- IF SELF-EMPLOYED: Financials prepared by a Certified Chartered Accountant & stamped**
 - **Income & Expenditure Statement**
 - **Balance Sheet**
 - **Cash Flow Statement and Cash Flow projections (for at least three years)**
 - **Credit reference**
 - **Print out of savings/current account transactions for at least 12 months OR updated bank book**
- Tax Registration Number (TRN) Card and Valid ID (Driver's Licence, Voter's ID, COK ID)
- Passport size photograph
- Signed guarantor form witnessed by a Justice of the Peace
- Recent utility or any other bill in guarantor's name with current address (**Proof of Address**)

COK SODALITY BRIDAL REGISTRY ACCOUNT

COK Sodality Co-op Credit Union is pleased to offer its bridal registry to enable soon to be married couples to start saving towards achieving their Goals, with the help of their loved ones, family and friends.

The **COK SODALITY BRIDAL REGISTRY ACCOUNT (COK BR A/C)** - enables your guest to invest in your future today and give a gift that last.

After opening the account:

- The account holder will receive bridal registry cards to place in the invitations, at no cost, to advise their guest of their enrollment in the “COK Sodality Bridal Registry” or the account number can be placed in the invitation.
- The guest on receipt of the cards/COK BR Account Number can visit any branch of COK Sodality Co-op Credit Union and deposit the cash directly to your **COK SODALITY BRIDAL REGISTRY ACCOUNT**
- Your guest will receive a Bridal Certificate reflecting their contribution. This Certificate is they then present at the Ceremony

***CONDITIONS APPLY**

CROSS ROADS - 66-70 Slipe Road, Kingston 5, Fax: 929-4028; **HALF WAY TREE** - Units 9&10 Winchester Business Center, 15 Hope Road, Kingston 10, Fax: 920-6812; **CENTRAL PLAZA** – Shop #10 15 Constant Spring Road, Kingston 10. Fax: 754-7430

PORTMORE – Shop #3 McMaster Centre, Portmore, Fax: 988-5157; **MONTEGO BAY**: 40 Market Street, Montego Bay, Fax: 952-1334;

MANDEVILLE – Units 1,2 & 8 Mandeville Plaza, Mandeville, FAX: 962-0885

CALL 1-888-CALL-COK (1-888-225-5265) OR 960-I-CAN (960-4226) WEBSITE; www.cokcu.com; EMAIL cokcu@cwjamaica.com