

TO BE COMPLETED BY TREAS.
 SHARE BALANCE _____
 LOAN _____

South Jersey Gas Employees
 Federal Credit Union

Account No. _____

APPLICATION FOR LOAN

Soc. Sec. No. _____

I, _____, hereby apply for a loan of \$ _____ for a period of _____ months,
 to be repaid in monthly installments of \$ _____ which includes principal and interest.

I desire this loan for the following purpose (explain fully): _____

Co-makers and security offered (if any): _____

I hereby certify that all statements made, including those on the reverse side hereof, are true and complete and submitted for the purpose of obtaining credit. I have no other debts. **The Credit Union is authorized to check my credit and employment history, and to answer questions about its credit experience with me.**

Address _____

City _____ State _____ Zip _____

Date _____ Signature of Applicant _____

(continue on reverse)

Information below, including appropriate signature(s), is to be filled in by *either* the credit committee or loan officer, depending upon who act(s) upon this application.

On _____ 20 ____, (I) (We) approved a loan in the amount and on the conditions requested by the above applicant.

Approved by CREDIT COMMITTEE:

Approved by
 LOAN OFFICER:

NOTE

I, and my refers to the person or persons signing this note. You refers to the Credit Union making this loan.

Account No. _____

Note No. _____

\$ _____ 20 _____

I promise to pay the South Jersey Gas Employees Federal Credit Union, the sum of _____ dollars, (\$ _____)

payable in _____ installments of \$ _____ which includes principal and interest.

Interest is calculated, on the unpaid balance, at the rate of _____ % per month. The first payment will be

made on _____ and the same payments will be made on the same day each month

thereafter until the amount has been paid.

I will be in default if I miss any payment or default on any other loans with you, except for loans secured by real estate. If any payment is not made as promised, I agree that the entire balance I owe on this note will become payable immediately. You do not have to give me notice that I missed a payment or any other notices before you declare the entire balance due.

I agree that I will be held liable for all the expenses of collection if I am in default. If this note is turned over to an attorney for collection, I agree to pay an attorney's fee of 33-1/3% of the principal and interest due, in addition to the expenses of collection.

I pledge all my shares which I now have, or which I may have in the future, as security for this loan, but only to the extent of the amount I owe. You may use my shares to pay any balance owing on principal, interest, costs or fees, immediately upon my default and without further notice to me.

WITNESS

MAKER and CO-MAKER

ADDRESS

