

Agri Application Form

Name: _____ Date of birth: _____

Trading Name (If Different): _____

Business Type: _____

Personal Address: _____

Member of People First Credit Union Yes A/C _____ No

Farm Address (If different): _____

Phone Number: _____ Email: _____

Preferred contact day and time: _____

APPLICATION DETAILS

Loan Amount required _____ Repayment Term preferred _____

Preferred Repayment Frequency

Monthly/ Quarterly/ Half yearly/ Annually

Purpose of the loan _____

Do you see any further forthcoming borrowing requirements over next 12 months?

Briefly outline any funding provided by you and the source of your financial funding

Please advise if you will be in receipt of any Department of Agriculture entitlements ? If Yes, how much

Please provide any additional information you believe is relevant to your application

FARM DETAILS

Farm ownership details if not solely in applicants name

Land Owned (acres)

Lot 1 _____ Lot 2 _____ Lot 3 _____

Land Rented (acres)

Lot 1 _____ Lot 2 _____ Lot 3 _____

FARM SYSTEM

Brief outline of Machinery on Farm

Brief Outline of buildings on the farm and stock capacity

Brief Description of your farm enterprise

(acres in each enterprise, system used, type of stock/crops etc.)

LIVESTOCK

| DAIRY | Number | Market Value per animal | Total |
|--------------------|---------------|--------------------------------|--------------|
| Cows | _____ | _____ | _____ |
| In calf Heifers | _____ | _____ | _____ |
| Maiden Heifers | _____ | _____ | _____ |
| Calves 0-6month | _____ | _____ | _____ |
| Bulls | _____ | _____ | _____ |
| Litres Supplied pa | _____ | _____ | _____ |
| Co-op | _____ | _____ | _____ |

| BEEF | Number | Market Value per animal | Total |
|------------------|---------------|--------------------------------|--------------|
| Suckler Cows | _____ | _____ | _____ |
| In calf Heifers | _____ | _____ | _____ |
| Maiden Heifers | _____ | _____ | _____ |
| Cattle 0-1 years | _____ | _____ | _____ |
| Cattle 1-2 years | _____ | _____ | _____ |
| Cattle 2+years | _____ | _____ | _____ |
| Bulls | _____ | _____ | _____ |

| SHEEP | Number | Market Value per animal | Total |
|---------------|---------------|--------------------------------|--------------|
| Breeding Ewes | _____ | _____ | _____ |
| Lambs | _____ | _____ | _____ |
| Rams | _____ | _____ | _____ |
| Other sheep | _____ | _____ | _____ |
| Horses | _____ | _____ | _____ |
| Poultry | _____ | _____ | _____ |
| Pigs | _____ | _____ | _____ |
| Other | _____ | _____ | _____ |

| CROP | Acreage | Expected yield | Total |
|-------------|----------------|-----------------------|--------------|
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |

FARM/PERSONAL FINANCIAL DETAILS

Main Bank: _____

Borrowing Details: _____

| Institution | Balance | Frequency | Annual Repayment |
|-------------|---------|-----------|------------------|
| _____ | _____ | _____ | _____ |

Other Financial Commitments incl. merchant credit/co-op debt

Bank Guarantees: _____

Details (where, terms of agreement etc.): _____

Amount: _____

Savings/Investments

Details: _____

Amount: _____

Off Farm Income

Source and Type: _____

Annual Total (Gross): _____

Direct Payment Details Total Year of expiry

| | | |
|----------------------------|-------|-----|
| Single Farm Payment | _____ | N/A |
| No. of entitlements | _____ | |
| AEOS | _____ | |
| Forestry Payment | _____ | |
| Disadvantage area payment | _____ | N/A |
| Suckler Cow Welfare Scheme | _____ | N/A |

SUPPORTING MATERIAL REQUIRED TO PROGRESS YOUR LOAN APPLICATION

| | |
|--|-------|
| Audited/management accounts relevant | _____ |
| 3 months Bank Statements relevant | _____ |
| Proof of PPS Number relevant | _____ |
| Statement of Direct payments relevant | _____ |
| Cashflow Statement relevant | _____ |
| Costings/Quotes relevant | _____ |
| Confirmation of Planning Permission relevant | _____ |
| Stock report/Milk statement relevant | _____ |
| Profit monitor relevant | _____ |
| Business Plan relevant | _____ |
| Tax Clearance Confirmation relevant | _____ |

Warning:

If you do not meet the repayments on your credit agreement, your account will go into arrears. This may affect your credit rating, your loan may become repayable on demand, which may limit your ability to access credit in the future.

Notice:

Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.

The Central Credit Register is owned and operated by the Central Bank of Ireland. For more information see www.centralcreditregister.ie

Credit Checks and Assessment

It is a necessary condition of a loan application that satisfactory credit checks and assessments be conducted by the Credit Union. These will include checks with a credit bureau or credit reference agency (such as the Central Credit Register) throughout the application process. Where their details are provided as part of the application, checks may also be made with employers or accountants to verify the information provided relating to salary or income.

By signing this Form, I/we authorise the Credit Union to conduct all necessary credit checks and assessments for the purposes of considering my/our application.

Data Protection:

I/We understand that under the Data Protection Acts, 1988 and 2003 (the "DPA"), my/our consent may be required for the Credit Union to process personal data that it may have in its possession concerning me/us (including disclosure to third parties). I/We note that this personal data may include sensitive personal data, such as data about my/our health, within the meaning of DPA, the processing of which requires my explicit consent.

I/We also understand that under Section 71 of the Credit Union Act, 1997, the Credit Union, subject to exceptions listed in the Section, shall not disclose or permit to be disclosed, without my/our consent, any information that concerns an account or transaction of mine/ours with the Credit Union.

For the purpose of assessing my/our application for membership, assessing any loan applications which I/we may make to you and generally for administering and monitoring any accounts I/we have with the Credit Union, including any loan accounts I/we have from time to time with you:

1. I/We consent: to the processing of any information relating to me/us, either contained in this form or any other form or application, for the purpose of assessing applications and administering any accounts I/we maintain with the Credit Union.

2. From time to time, the Credit Union, or third parties selected by the Credit Union, may use your details to inform you of goods and/or services which may be interested to you.

OPT-IN MARKETING

I consent to the Credit Union informing me of goods or services that may be of interest to me by:

- | | | |
|--------|------------------------------|-----------------------------|
| Email | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Text | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Phone | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Letter | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

First Applicant: _____ Date _____

Second Applicant: _____ Date _____