SAVINGS AND LOANS SYSTEM XYZ  
  
Saving Procedures  
1 . Each member of the cooperative has a saving consist of principal member saving, Compulsory Saving, Compulsory Credit Saving, cooperative savings, development saving. Deposits are utilized by Cooperative for saving and loans activities.   
2 . When the member saves deposit, the member must submit a Member Savings Book to examine its validity and by the savings and loan business unit made deposit data. Deposit data entry will be recorded into the Member Savings Book to be returned to the member.  
3 . Periodically savings and loan unit create loan reports based on data contained in the file member account . This report is submitted to the board and superintendent as well as archived  
  
Loan procedures  
1 . Members who would borrow must submit Loan Application with complete documents and submitted to the savings and loan business units to be made data loan. Loan data from Loan Application will be checked and if the data is not complete will returned to the member. Then do the recording of data to the Member Loans File. Then made ​​receipts for the loan to member .  
2 . Periodically savings and loan unit creating loan report based on existing data in Member Loans File . This report is submitted to the board and superintendent and archived . Loan Data from Member Loans File will integrate become a reference in making a billing list in two copies for unit chief where member working and for archive.