



# SMPC MEMBER'S HANDBOOK



BUILDING PERSPECTIVE  
SMPC WEAVING TRAINING C  
PARTNERSHIP WITH DAR & LG



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Uso, Suyo, Ilocos Sur



## WELCOME MESSAGE

Welcome to the Suyo Multipurpose Cooperative (SMPC) family! We are happy to have you as part of a community built on unity, trust, and cooperation.

As a member, you are now part of SMPC's journey toward growth and shared success. Your participation and commitment help strengthen our cooperative and create better opportunities for all.

May we continue to grow together, helping one another and building a brighter future.

Warmest welcome,  
**The SMPC Family**



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# CHAPTER I

## THE COOPERATIVE

**NAME** Suyo Multipurpose Cooperative

**FOUNDER** Rev. Fr. Francis Van Agthoven

**FOUNDED** 1972

**SEAL**



The official seal of Suyo Multipurpose Cooperative embodies the unity, ownership and collective aspirations of its members. It reflects the cooperative's commitment to fostering economic growth, social responsibility, and humanity towards others through cooperation and shared success.

# Vision, Mission & Tagline

## Vision

The most preferred cooperative in Luzon delivering excellent programs and services.

## Mission

Create more economic opportunities for our members for meaningful lives.

## Tagline

Humanity Towards Others





# CORE VALUES SMPC CARES

S- Sustainable Services  
M- Members Participation  
P- People Empowerment  
C- Community Development

C- Commitment  
A- Accountability  
R- Responsibility  
E- Excellence  
S- Solidarity

## THE HISTORY OF SMPC

The Cooperative was organized by Rev. Fr. Francis Van Agthoven, a missionary priest from Belgium, with only 15 members and an initial share capital of Php 300.00 (Php 20.00 each member). Those members are farmers who are religious/ church-goers old folks. They started selling snacks, at the balcony of the convent handled by the lone catechist, the late Dominador Gomez. As demand arises they added more commodities such as the basic needs of the people. As there were additional members joined the organization, the capital was also increased. The priest put-up a store beside the church and hired a saleslady and they called the organization "Suyo Buyers Club" which operated as Consumer store.

The Samahang Nayan and the Kilusang Bayan were organized by the government. It was in this program that the "Suyo Credit Union" was born. The members of the Suyo Buyers Club were the same members who composed the Union. During its early stage of operation, activities were limited; the growth of the union is very slow. Due to "wait and see" attitude of the people. At the time, Fr. Francis was succeeded by Fr. Steve De Dapper, also a Belgian priest. He donated a certain amount to activate the dying union. He invited the late Augusto Mier, a cooperative specialist and a member of the night of Columbus of Manila, and Sister Lorenza to educate the first set of Officers headed by the first chairman of the board, the late Dionsio P. Dapljan. They also trained the lone staff, the late Lilia Benito who served as the manager/ treasurer/bookkeeper. She received her allowance from the priest and none from the union. Later on, the BOD hired a part time bookkeeper and a part time manager, the late Erlinda B. Galuga. Young members were sent to attend trainings and seminars who then became the next leaders. In the meantime, the Suyo Buyers Club continued its operation as a Consumer Store.

In September 10, 1981, it was registered with the Bureau of Cooperative Development with Registration number RI-FF-O3O with the name Suyo Credit Cooperative, Inc. The old folks were succeeded by young and aggressive officers, and made a massive membership campaign, conducted outreach seminars to remote communities, capital build-up were launched, and hence there was a tremendous increase of memberships as well as in assets.

In 1988, the Coop has reached its million marks and received an outstanding award from the Ministry of Agriculture and Food. From there on there was an increase of 2-3 million a year.

On April 8 1991, the Consumer Store and the Credit Coop merged and become the Suyo Multi-purpose Cooperative. The area of operations were extended to the nearby barangays of Sigay, Alilem, and Cervantes.

The first branch office was launched in Bitalag, Tagudin that leads to the amendments of the area of operation to Region I and CAR. As the operation expands the Cooperative opened two satellite offices at Vigan City and San Fernando City.

In June 8, 2014, San Fernando Satellite office was launched as a branch. And in June 18, 2014; another branch was opened in Cabugao, Ilocos Sur.

Another two branches were registered with Cooperative Development Authority (CDA), Candon City and Vigan Satellite become a branch, it was launched on May 25 and June 8, 2016 respectively. On March 28, 2017, Itogon Branch was opened and Cervantes Branch in April 28, 2019. La Trinidad satellite became a branch on October 24, 2022. Laoag satellite on June 30, 2020 then became a Laoag branch on October 10, 2022.

Today, the SMPC is a great help to the community in terms of real property tax collections, being the primary collaterals of members-borrowers. As of 2025 financial condition, the cooperative has a total asset of Php 2,280,472,131.00 and has 47,623 members.

# CHAPTER II

## BECOMING AN SMPC MEMBER

When you become an SMPC member, you will be part of a cooperative that puts you first and sees you as its biggest asset. A coop that is committed to build an encouraging, caring and supportive environment and shares responsibility in supporting its members.

### Kinds of Membership

1. **Regular Member**- one who has complied with all the membership requirements and entitled to all the rights and privileges of membership.
2. **Associate Member**- one who has no right to vote nor be voted upon and shall be entitled only to such rights and privileges as the bylaws may provide: Provided, That an associate who meets the minimum requirements of regular membership, continues to patronize the cooperative for two (2) years, and signifies his/her intention to remain a member shall be considered a regular member.

## **QUALIFICATIONS FOR REGULAR MEMBERSHIP**

1. Filipino Citizen of legal age up to 65 years old;
2. A resident of Luzon;
3. Attended Pre-membership Education Seminar (PMES)
4. Willing to subscribe minimum of 100 shares of our authorized share capital equivalent to Php 10,000;
5. Willing to pay 25 shares of the subscribed shares equivalent to Php 2,500.

## **QUALIFICATIONS FOR ASSOCIATE MEMBERSHIP**

1. Filipino Citizen of legal age up to 65 years old;
2. A resident of Luzon;
3. Attended Pre-membership Education Seminar (PMES)

## **DOCUMENTARY REQUIREMENTS**

1. Birth Certificate;
2. 2 ID picture (taken within 6 months);
3. Barangay Clearance (6 months validity);
4. Photocopy of 2 valid government issued IDs;
5. Medical Certificate (taken within 6 months)

# APPLICATION PROCEDURES

## STEP 1

Attend the PMES

## STEP 2

Proceed to the SMPC branch near you and fill out the membership form. After filling out, submit it together with the documentary requirements.

## STEP 3

Pay the following for REGULAR MEMBERSHIP:

- |                                  |             |
|----------------------------------|-------------|
| A. Initial Paid-up Share Capital | - Php 2,500 |
| B. Membership Fee                | - Php 500   |
| C. Minimum Savings Deposit       | - Php 1,000 |

Pay the following for ASSOCIATE MEMBERSHIP:

- |                            |             |
|----------------------------|-------------|
| A. Membership Fee          | - Php 500   |
| B. Initial Savings Deposit | - Php 1,000 |

## STEP 4

Sign the membership agreement form.

## STEP 5

Wait for approval of your membership application.

## RIGHTS AND PRIVILEGES OF MEMBERS

Members in good standing shall have the right to:

- Vote and participate in General Assembly meetings;
- Avail of Cooperative products and services;
- Elect and to be elected to positions, subject to qualifications. However for elected Government Officials, they are eneligible to become officers and directors of the cooperative;
- receive dividends and patronage refunds, subject to applicable policies

## RESPONSIBILITIES OF MEMBERS

Members shall:

- comply with Cooperative policies and regulations;
- participate in Cooperative activities and programs;
- meet financial obligations on time;
- promote and support the cooperative goals and objectives;
- uphold the values and principles of cooperation.

## MEMBERS IN GOOD STANDING (MIGS)

A member is considered in good standing when he/she:

- maintains the required share capital contribution;
- settles obligations with the cooperative on time;
- actively participates in cooperative activities;
- complies with cooperative rules and regulations;
- exercises membership rights responsibly

## MEMBERS IN BAD STANDING

A member in bad standing is one whose rights and privileges are suspended. The board may declare you in bad standing if you **failed** to do any of the following:

- attend three (3) membership meetings in 5 years;
- pay your unpaid subscription within 5 years;
- patronize 3 out of 5 SMPC products and services;
- pay 3 consecutive loan amortization or
- comply with your obligation as a member

# CHAPTER III

## FINANCIAL PARTICIPATION

### ● **Member Share Capital**

A. Subscription Agreement- A minimum of 100 shares equivalent to Php 10,000

B. Paid Up Capital- Initial share capital contribution of 25 shares equivalent to Php 2,500

C. Unpaid Subscription- This can be paid within 5 years from becoming a regular member. Failure to comply can result a member to be in bad standing

D. Capital Build Up- Upon paying the subscribed agreement, a member can subscribe additional share up to 1000 equivalent to Php 100,000

### ● **Interest on Share Capital**

The interest of paid up capital below 10,000 shall be credited to the share capital until it reaches 100 shares equivalent to Php 10,000.

For share capital above Php 10,000, the interest is automatically credited to the member's saving's account



### ● **Patronage Refund**

Patronage refund is the return of a portion of the cooperative's net surplus to members based on their participation or transactions with the cooperative.

Example :

availing of cooperative loans



### ● **Savings Deposit**

Savings deposit are voluntary funds placed by members with the Coopeartive to promote financial discipline and future financial security. Savings accounts may earn interest and are subject to the coopeartive's policies on deposits and withdrawals.

### ● **Time Deposit**

Time deposits allow members to invest with the cooperative for a fixed period and earn higher returns compared to regular savings deposits.

Under this program, the member agrees to keep the deposited amount with the cooperative for a specified term, In return the Coop provides interest in accordance with approved policies and prevailing rates.

## CHAPTER IV

# MEMBERSHIP BENEFITS AND SERVICES

### ● **Loan Services**

SMPC provides loan programs to help members meet their personal, family, educational, agricultural, business and emergency financial need.

### ● **Livelihood and Training Programs**

Members are encouraged to participate in livelihood and capability-building activities organized by the Coop.

### ● **Scholarship Programs**

SMPC may provide scholarship grants to qualified members and their dependents to support academic excellence and educational development. The program is subject to approved guidelines, eligibility, requirements, and availability of funds.

### ● **Allied Programs**

**Innammuyo or Mortuary Aid-** This program provides financial assistance to members and their family during the death of a member. It aims to lessen the financial burden of funeral and burial expenses while promoting the cooperative value of concern for one another

**SSS Partner Agent Program-** SMPC Assist members in accessing selected SSS services conveniently through the coop.

**CAC Partner (CLIMBS Coop Assurance Center)-** Through this program, members can avail themselves of insurance protection designed for cooperatives.

# **CHAPTER V**

## **TERMINATION OF MEMBERSHIP & SETTLEMENT OF MEMBER'S CAPITAL**

### **TERMINATION OF MEMBERSHIP**

1. A member of a cooperative may, for any valid reason, withdraw his membership from the cooperative by giving a sixty (60) day notice to the board of directors.
2. The death of a member is considered valid grounds for termination of membership.
3. Membership in the cooperative may be terminated by a vote of the majority of all the members of the board of directors for any of the following causes:
  - a. When a member has not patronized any of the services of the cooperative for an unreasonable period of time as may be previously determined by the board of directors;
  - b. When a member has continuously failed to comply with his obligations;
  - c. When a member has acted in violation of the bylaws and the rules of the cooperative; and
  - d. For any act or omission injurious or prejudicial to the interest or the welfare of the cooperative.

### **EXIT INTERVIEW**

Branch managers will conduct the exit interview for those members who applied for membership withdrawal.

## REFUND OF SHARE CAPITAL

If your membership is terminated, whether voluntarily or involuntarily, your right to a refund of your share capital will apply only if our assets exceed our liabilities. If our assets are insufficient, you will continue to receive interest payments on your share capital contribution, including patronage refund until all our liabilities have been paid. Meanwhile, a revolving fund certificate or other document of indebtedness.

### Death of a Member

A. The share capital may be refunded to the following heirs:

- Legitimate children and their legitimate descendants;
- In default of legitimate children, legitimate parents and other legitimate ascendants
- Widow or widower;
- Brothers and sisters, nephews and nieces; and
- Other collateral relatives up to the fifth degree of consanguinity.

B. The following rules govern the determination of your rightful heirs:

- Your legitimate parents or legitimate ascendants may seek a refund of your share capital if you die without legitimate descendants;
- For illegitimate, only the illegitimate may seek a refund to the exclusion of other ascendants;
- Brother, sister, nephew, niece or relative up to the 5<sup>th</sup> civil degree by blood may seek a refund if there is no ascendants or descendants;
- Collateral relatives up to the 5<sup>th</sup> civil degree by blood may seek a refund only if there is no ascendants, descendants, spouse, siblings, nephews and nieces.

## **Presumptive Death of a Member**

If a member disappear and whereabouts become unknown presumptive death is considered for the purpose of refunding the share capital to the heirs. The capital share will be refunded after 10 years except for members who are 75 years old when disappeared, the refund will take place after 5 years.

Regardless of age, SMPC will presume death after an absence of 4 years if the member:

- disappeared on board on a missing vessel or missing airplane, who has not been heard of for 4 years since the loss of the vessel of airplane;
- was in the armed forces who has taken part in war and has been missing for 4 years;
- has been in danger of death under circumstances and whereabouts has not been known for 4 years.

## **SUBSTITUTION**

Substitution may apply when a member was terminated due to death. This means that the heirs may agree that one of them may substitute the deceased member as a new member. If this, happens, the rules that govern the substitution will be applied.

- the board is the solely authority to determine if the heir chosen to substitute is qualified for membership in the SMPC.
- If the board finds that the heir is qualified, they will notify the heir to undergo PMES.
- If there are several heirs who are qualified for membership, the heirs must agree by an extrajudicial settlement on who will be substitute.
- if the heirs fail to agree or a dispute arises, the board may then hold the share capital in trust for the estate and deposit it in an account for the benefit of the rightful heirs.

# CHAPTER VI

## REINSTATEMENT

### ● Reinstatement of Membership

Reinstatement of membership can be allowed by the board through a majority vote, if the withdrawal was for a valid or justifiable cause.

The following are considered justifiable causes:

- Transferred residence/work (outside cooperative service area)
- Moving abroad (OFW migration)
- Medical or health-related reasons

### ● Reinstatement of Membership Status

If the board has declared a member in **bad standing** due to failure to attend 3 general assemblies in 5 years, you may regain your membership status in **good standing** by paying a fine of Php 500 for every GA missed which will be added to your capital share contribution.

Provided that the reasons for the missed GA are the following and must be supported by proofs:

- serious illness (medical certificate)
- serious illness of a second degree relative by blood or by marriage (medical certificate)
- employment outside the country (certificate of employment)
- official business travel (travel authority)

Furthermore, the board may restore your membership in **good standing** if:

- you have an active account
- you have regularly patronized the business and services during your absence and absence in a GA.

## MEMBERSHIP FORM

|                                                                                   |                                                                                                                                                                                                                                                                                     |                                                                                     |
|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
|  | <b>SUYO MULTIPURPOSE COOPERATIVE</b><br>USO, SUYO, 2715 ILOCOS SUR<br>CIN 0102010194: CDA Reg. NO. 9520-01003505<br>NPC Registration No. PIC-008-540-2025<br>CP no. 09988493674/ E-mail: <a href="mailto:smpc_09@yahoo.com">smpc_09@yahoo.com</a><br><i>Humanity Towards Others</i> |  |
|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|

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**APPLICATION FOR MEMBERSHIP**  
**REGULAR**

To properly use this form, you should be able to answer the following questions:

- 1) Why do you want to become a member of our co-op?
- 2) What can you bring to our co-op that will make it even better?
- 3) Are you willing to actively participate in our programs and activities?

If you think you'd make a good member, complete the form below and submit it to the branch office nearest you.

Name : \_\_\_\_\_

Permanent Address: \_\_\_\_\_

- 1) I apply for membership as a regular member.
- 2) I agree to faithfully obey the co-op's policies set forth in its bylaws.
- 3) I promise to:
  - attend and complete the co-op's pre membership education seminar;
  - pay the membership fee of Php500;
  - subscribe to a minimum of 100 shares (Php10,000) of the co-op's authorized share capital;
  - I agree to pay in full the above subscribed amount within five (5) years;
  - pay a minimum of 25 shares (Php2,500) of the subscribed share capital;
  - pay initial savings deposit of Php.1,000;
  - comply with the co-op's membership agreement and requirements.

Below are other details about myself for your reference:

Civil Status: ☐ single ☐ married ☐ annulled ☐ widow/widower ☐ others: \_\_\_\_\_

Date of Birth: (mm/dd/yy) \_\_\_\_\_ Place of Birth: \_\_\_\_\_

Work Address: \_\_\_\_\_ Occupation: \_\_\_\_\_

Mobile Number: \_\_\_\_\_ Salary (Monthly)/Income: Php \_\_\_\_\_

Name of Spouse (if married): \_\_\_\_\_ Occupation: \_\_\_\_\_

Name/Birthdate of Children: \_\_\_\_\_

TIN Number: \_\_\_\_\_

*The above details are correct. SuyoMPC or its representative may check any of my details to process my application with my consent.*

Signature of Applicant \_\_\_\_\_

Date: \_\_\_\_\_

Received/Oriented by: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ PB No. \_\_\_\_\_

Recommend for Approval \_\_\_\_\_

Katalek/BM/CEO

ID Picture

---

**CERTIFICATION**

This certifies that the Board of Directors has ☐ approved ☐ disapproved this application for membership in its regular meeting on \_\_\_\_\_, 2026.

\_\_\_\_\_  
Chair, EDCOM / BOD Chair

## AGREEMENT FORM



## SUYO MULTIPURPOSE COOPERATIVE

USO, SUYO, 2715 ILOCOS SUR  
CIN 0102010194: CDA Reg. NO. 9520-01003505  
NPC Registration No. PIC-008-540-2025  
CP no. 09988493674/ E-mail: [smpc\\_09@yahoo.com](mailto:smpc_09@yahoo.com)



*Humanity Towards Others*

## MEMBERSHIP AGREEMENT

This Membership Agreement specifies my rights and duties as a member of SMPC and SMPC's obligations to me as a member.

**Rights as a Member**

As a member of SMPC, I am entitled to:

- have one vote at co-op meetings and receive proper notice of meetings;
- serve on a committee or run for a position on the board of directors and elected committees;
- participate in the co-op's operations and governance;
- raise concerns or issues I identify with the co-op;
- receive information about the co-op's financial status and other important or decisions;
- receive patronage refund in accordance with my use of the co-op's services;
- receive dividends (interest on share capital) on shares held in the co-op.

**Responsibilities as a Member:**

As a member of SMPC, I have a responsibility to:

- participate in the governance of the co-op through attendance in annual meetings, voting on decisions, asking questions, and participating on board and committee elections;
- support the mission, vision, and goals of the co-op;
- obey the policies of the co-op set out in its organizational documents and those created by the board;
- support the co-op's operations by using its services or contributing to the delivery of its services;
- pay my loan obligations when they fall due, whether as a principal borrower or as a co-maker;
- learn more about the co-op's operations and organizational capacity; and
- support the capitalization of the co-op by making additional financial contributions.

**Obligations of SMPC**

As a member of SMPC, I understand that the co-op is obliged to:

- give notice of meetings so I can participate in the co-op's governance;
- maintain a transparent and efficient system of decision-making that involves all the members and supportive of the mission and vision of the co-op;
- conduct business through the board or staff that is in the best interest of the co-op and its members;
- use my contribution responsibly and recover my shares if I leave the co-op.

**DECLARATION**

I, (\_\_\_\_\_), understand the rights and responsibilities of membership in SMPC and agree to them. I agree to subscribe at least 100 shares in the co-op with a par value of Php.100 per share. I promise to pay it in full in five years and agree to pay the value of 25 shares equivalent to Php2,500 upon membership.

Signature of Applicant

Date: \_\_\_\_\_

Education Committee: \_\_\_\_\_

Chair / Secretary / Member

Date: \_\_\_\_\_

*Version 1.1*

## SHARE CAPITAL SUBSCRIPTION AGREEMENT

**SUYO MULTIPURPOSE COOPERATIVE**

USO, SUYO, 2715 ILOCOS SUR  
 CIN 0102010194: CDA Reg. NO. 9520-01003505  
 NPC Registration No. PIC-008-540-2025  
 CP no. 09988493674/ E-mail: [smpc\\_09@yahoo.com](mailto:smpc_09@yahoo.com)



*Humanity Towards Others*

**SHARE CAPITAL SUBSCRIPTION AGREEMENT  
 (REGULAR MEMBER)**

I, (\_\_\_\_\_, regular member of SUYO  
*first name middle name surname*

MULTI PURPOSE COOPERATIVE- Main Branch, of legal age and resident of \_\_\_\_\_  
 \_\_\_\_\_ agree to subscribe 100 shares in the cooperative with  
 a par value of Php100 per share amounting to Ten Thousand Pesos (Php. 10,000). Which I promise to pay  
 in lumpsum / installments within the period of five years.

The provisions of this agreement as defined in the Articles of Cooperation and By-Laws have been  
 explained to me. I understand and agree to abide as I affixed my signature.

\_\_\_\_\_  
 Signature of Applicant  
 Date: \_\_\_\_\_

*Questions 1.1*

## MEMBERSHIP WITHDRAWAL FORM



USO, SUYO, 2715 ILOCOS SUR  
 CTN 0102010194: CDA Reg. NO. 9520-01003505  
 NPC Registration No. PIC-008-540-2025  
 CP no. 09988493674/ E-mail: [smpc\\_09@yahoo.com](mailto:smpc_09@yahoo.com)



*Humanity Towards Others*

## COOPERATIVE MEMBERSHIP WITHDRAWAL FORM

☐ Regular Member ☐ Associate Member ☐ LabCoop ☐ Inangmuyo Program

## I. MEMBER INFORMATION

Member Name: \_\_\_\_\_

Member Passbook No.: \_\_\_\_\_

Address: \_\_\_\_\_

Date of Membership: \_\_\_\_\_

## II. REASONS FOR WITHDRAWAL

☐ Financial difficulty / unable to continue subscription

☐ Transferred residence (within Philippines)

☐ Moving abroad (OFW migration)

☐ Outside cooperative service area

☐ Family decision to withdraw membership

☐ Medical or health-related reasons

☐ Not satisfied with cooperative services

☐ Transfer to another cooperative

☐ Deceased member

☐ Others (please specify): \_\_\_\_\_

## III. SHARE CAPITAL &amp; FINANCIAL SETTLEMENT

Share Capital: \_\_\_\_\_

Preferred Share Capital: \_\_\_\_\_

Savings Deposit: \_\_\_\_\_

Time Deposit: \_\_\_\_\_

~~Inangmuyo / Damayan Fund:~~ \_\_\_\_\_

Net Refundable Amount: \_\_\_\_\_

## IV. MEMBER CERTIFICATION

I hereby certify that the information provided is true and correct and I voluntarily apply for withdrawal of my membership in the cooperative.

Member Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## V. COOPERATIVE ACTION

Checked by (Membership Staff): \_\_\_\_\_

Verified by (Treasurer/Finance): \_\_\_\_\_

Approved by (Board/Managers): \_\_\_\_\_



## FREQUENTLY ASKED QUESTIONS

**QUESTION 1:** Why should I join SMPC?

**ANSWER:** As a member, you become a co-owner of the cooperative and gain access to financial services, member benefits, and opportunities for growth.

**QUESTION 2:** What makes SMPC different from other financial institutions?

**ANSWER:** SMPC is owned and governed by its members, ensuring that services and benefits are designed for the welfare of the membership.

**QUESTION 3:** How do I become a member?

**ANSWER:** Complete the membership requirements, attend the Pre-Membership Education Seminar (PMES), and submit the required documents.

**QUESTION 4:** What benefits can I enjoy as a member?

**ANSWER:** Members may avail of savings and loan services, insurance programs, patronage refunds, interest on share capital, scholarships, and other cooperative programs.

**QUESTION 5:** Do I need to maintain a share capital account?

**ANSWER:** Yes. Share capital represents your ownership in the cooperative and is one of the requirements for membership.

**QUESTION 1:** Can I save money in the cooperative?

**ANSWER:** Yes. Members may open savings and time deposit accounts subject to cooperative policies.

**QUESTION 6:** Can I apply for a loan?

**ANSWER:** Qualified members may avail of loan products after meeting the prescribed requirements.

**QUESTION 7:** Can my family benefit from my membership?

**ANSWER:** Yes. Certain programs and services may also extend benefits to eligible dependents and beneficiaries.

**QUESTION 8:** How can I participate in the cooperative?

**ANSWER:** Members are encouraged to attend assemblies, trainings, meetings, and other cooperative activities.

**QUESTION 9:** What if I have questions about my membership?

**ANSWER:** Our Member Relations Team will be glad to assist you with any membership concerns.

**QUESTION 10:** How can I help SMPC grow?

**ANSWER:** By actively participating in cooperative activities, patronizing its services, and encouraging others to join.



## MAIN OFFICE

-  Uso, Suyo, Ilocos Sur
-  [suyosmpcmain@yahoo.com](mailto:suyosmpcmain@yahoo.com)
-  0905-028-4751  
0977-384-4783

## BITALAG BRANCH

-  Bitalag, Tagudin, Ilocos Sur
-  [smpcbitalag@yahoo.com](mailto:smpcbitalag@yahoo.com)
-  0916-381-4829

## CANDON BRANCH

-  Oaig Daya, Candon, Ilocos Sur
-  [smpc\\_cb25@yahoo.com](mailto:smpc_cb25@yahoo.com)
-  0985-775-4255
-  077-604-9854

## SAN FERNANDO BRANCH

-  Mabini St., Catbangan San Fernando La union
-  [suyompc\\_launion@yahoo.com](mailto:suyompc_launion@yahoo.com)
-  0917-173-1819
-  077-604-9854

## ITOGON BRANCH

-  Keystone, Ucab Itogon Benguet
-  [suyompc\\_itogon@yahoo.com](mailto:suyompc_itogon@yahoo.com)
-  0912-926-0939

## CABUGAO BRANCH

-  Brgy., Rizal, Cabugao, Ilocos Sur
-  [smpc\\_cabugao@yahoo.com](mailto:smpc_cabugao@yahoo.com)
-  0917-829-5298

## HEAD OFFICE

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-  [smpc\\_O9@yahoo.com](mailto:smpc_O9@yahoo.com)
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## LAOAG BRANCH

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