

Loans for every Need this Spring!

- ✓ New & Used Vehicle Loans
- ✓ Personal Loans
- ✓ Line-of-Credit
- ✓ Home Improvement Loans
- ✓ Boat and RV Loans
- ✓ Visa Credit Card



Remember...You can apply for
a Pre-Approved
Car, Boat or RV Loan



- Flexible Terms
- Low Rates

For More information, call 315-470-7928.



Mortgage Programs are available through Owners Choice Funding. Visit www.crousefcu.com for link to Owners Choice Funding.



Student Loan Options are available through Sallie Mae. Visit www.crousefcu.com for link to Sallie Mae.

*Annual Percentage Rate Subject to change without notice.

General Loan Guidelines:

- All loans are subject to approval by the Loan Officer/Credit Committee. The Credit Committee/Loan Officer reserves the right to request a guarantor's signature, reduce the amount of the loan, and decrease the terms of the loan, require an appraisal.
- Crouse FCU reserves the right to be the first and only lien holder.
- For secured loans, vehicle must be adequately insured. Written proof of Crouse F.C.U listed as loss payee is required.
- All applicants are subject to outside employment and credit verification. Scores are obtained from outside credit agency.
- Each loan is made on the basis of the member's individual qualifications at the time of the application. Consequently, not every member can qualify for the maximum term and/or the lowest interest rate available. Rate is determined by individual's credit score and discounts.
- Rates and terms are established by the Board of Directors and are **subject to change without notice**
- \$15.00 FILING FEE PAYABLE IN ADVANCE FOR LOANS UNDER \$500.00
- Aggregate limits apply –Please ask for details
- Applicant must be a credit union member in good standing with \$5.00 on deposit.
- Provide two forms of identification one being US government or State Issued for all applicants
- Applicant must be at least 18 years of age.
- Dealer Rate Match is available. Contact the credit union for additional details.
- Rates listed reflect automatic payment from Crouse FCU savings or checking account, otherwise add .50%. Other rates and terms may apply. *Visa Credit Cards, Line of Credit/Overdraft Protection loans, Share Pledge loans, Bill Consolidation loans excluded from discounts. Existing Crouse FCU loans secured with a vehicle cannot be refinanced unless new purchase being made

Look Inside for more information

*Annual Percentage Rate Subject to change *without notice*
Forms/Brochures/ 131 Loan brochure 01212019



Loan Application Packet

Appointments are required if you have detailed questions when submitting your application request.

You may return the forms in Person, by mail, email, Fax or through the on-line application at www.crousefcu.com.

- 🕒 Ask for outcome date and time

Follow steps for the type of loan that you are applying for.

To Apply for a Loan:

- Members please complete the **Member Loan Application Enclosed** OR
- You may now use the on-line tool to complete a loan application on our website, www.crousefcu.com under Rates and Fees tab
- Additional information such as purchase agreements, payroll information, bills, etc, may still be needed. We will contact you with information that is needed to complete the request. If you choose you may call 315-470-7928 for instructions to provide that

CROUSE FEDERAL CREDIT UNION

Phone: 315 470-7928

Fax: 315 470-5633

Website: www.crousefcu.com

To get started and expedite your request...

- Member must complete the **Loan Application**
- You may complete an application online at our website www.crousefcu.com under **Rates and Fees page**. OR You may print an application at our website www.crousefcu.com under the **Forms page**.
- If applying with Co-Borrower/Co-signer –they must complete a separate application.
- **Include proof of income for all applicants**
 - **Ex. Current paystub**
- You may fax or return the completed forms to the credit union. Fax # 315-470-5633
- If you have not heard from us concerning the request, please call to confirm receipt of your information: 315-470-7928
- Provide two forms of identification-- one being US government or State Issued
- Indicate on your loan application how you plan to repay your loan.
 - Payroll deduction or Coupon book
 - Monthly or Bi-weekly payments
- Include a day and evening phone number so that we may contact you should we have questions
- Loan Protection is available. Ask a representative for details.
- Include any supporting documents that you feel may give strength to your request

Rates listed reflect automatic payment from Crouse FCU savings or checking account, otherwise add .50%

Follow steps for the type of loan you are applying

Need HELP! with the process?

Call us: 315 470-7928
 Email us: creditunion@crouse.org
 Our Fax No: 315 470-5633

Most questions can be answered on the phone. Appointments will be necessary if more detailed time is needed to answer your inquiries.

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Rates Effective: January 21, 2019

Auto – Boat—RV Purchase, Other Secured Auto-Boat- RV –Refinance (other lenders)		
Required to apply		
<ul style="list-style-type: none"> ✓ Loan Application ✓ If applying with Co-Borrower/Co-signer –they must complete a separate application. ✓ Signed Purchase Agreement ✓ Description of vehicle to include year, make, model, mileage, equipment, VIN # ✓ Insurance Information/Collateral Protection ✓ Copy of title required for the following: <ul style="list-style-type: none"> ○ non-dealer sales, Refinance, or Auto Equity ✓ Date of Delivery ✓ Information on how the vehicle will be titled (Name) ✓ Copy of current payroll stub Refinance Loans require a 10-day payoff in writing from your current lender.		
Loan Type	Term	APR* As low as
Auto Purchase Model Year 2016 – 2019	36 months	2.74%
	48 months	2.94%
	60 months	2.99%
	72 months	3.24%
Auto Purchase Model Year 2017 – 2019 Finance \$25,000 plus	36 months	2.89%
	48 months	2.99%
	60 months	3.19%
	72 months	4.59%
Auto Purchase	84 months	Ask for rates and terms
Vehicle Refinance- Auto Equity	<i>Bring your contract so that we may determine if we can save you \$\$\$\$</i>	
	<i>Loans that are financed with another lender...Let us check to see if we can save you \$\$\$\$</i>	
Boat/RV Purchase New-Untitled-Unregistered Model Year 2016 – 2019 Term based on year of collateral Incl—Jet ski-motorcycle	60 months	3.99%
	84 months	5.29%
	120 months	6.89%
	144 month	6.99%
Used Boat/RV Purchase Model Year 2010-2018 Previously titled Term based on year of collateral Incl—Jet ski-motorcycle	60 months	4.29%
	84 months	5.99%
	120 months	6.99%
Other Secured Category includes Older used car 2011 and older. ATV, snowmobile are included in this category-term based on year and NADA values	36 months	5.06%
	48 months	5.36%
	60 months	5.86%

Signature /Personal, Bill Consolidation, Line of Credit / Overdraft Protection, Visa Credit Card

- Required to apply**
- ✓ Loan Application
 - ✓ If applying with Co-Borrower/Co-signer –they must complete a separate application.
 - ✓ Copy of current payroll stub
 - ✓ *For bill consolidation, provide a list of bills with pay off amounts. Credit Union may request copies of bills.
 - ✓ *For Home Improvement, provide an estimate of work

Loan Type	Term	APR* As low as
Signature Loan Special	8 months	6.25%
Signature/ Personal	12 months	6.67%
	36 months	8.27%
	60 months	9.27%
*Bill Consolidation	36 months	13.97%
	48 months	17.67%
*Home Improvement Ask for details on terms	11 months	6.55%
	60 months	9.05%
Line of Credit/ Overdraft Protection	As low as	9.99%
Visa Credit Card		As low as 9.99%
Sweep Crouse Visa Credit Card	36 months	8.50%
	48 months	8.99%
Healthy Choice Ex: Treadmill purchase, Health Club membership, Elective surgery not covered by ins. and more .Proof Required	12 months	6.55%
	60 months	9.05%

Share Secured Loans

Loan Type	Term	APR* As low as
100% Share Secured Shares on Deposit	24 months	2.54%
	60 months	2.84%
50% Share Secured Shares on Deposit	24 months	5.94%
	48 months	6.94%
Secured Visa Credit Card		As low as 17.99%

Mortgage Options

Provided by Owners Choice Fundin5

Visit www.ownerschoice.com or www.crousefcu.com for rates and mortgage link

Student Loan Options

Provided by Sallie Mae

Visit www.crousefcu.com for link to Sallie Mae