


Loan Rates effective November 16, 2020

You may complete the application request using the form(s) enclosed with the loan brochure or you may now use the on-line tool to complete a loan application on our website at www.crousefcu.com. Information such as purchase agreements, payroll information, bills, should be provided with your request. If you choose you may call 315-470-7928 for instructions or help completing the forms or what information you should supply. You may fax all completed forms to 315-470-5633 or return all forms to the credit union in person or by mail.

Due to Covid-19, Appointments are required if you need to discuss your application.

- All Loan Requests must include a completed Loan Application**
- ✓ If applying with Co-Borrower/Co-signer –they must complete a separate application.
- ✓ Copy of current payroll stub
- ✓ **All Auto, Boat, RV or other secured must provide**
- ✓ Signed Purchase Agreement and Date of Delivery
- ✓ Description of vehicle to include year, make, model, mileage, equipment, VIN #
- ✓ Insurance Information/Collateral Protection
- ✓ Copy of title required for the following:
 - ✓ non-dealer sales, Refinance, or Auto Equity
 - ✓ Information on how the vehicle will be titled (Name) and the Plate Number
 - ✓ Refinance Loans require a 10-day payoff in writing from your current lender.
 - ✓ Refinance Loans require a copy of your current loan contract

	Term	APR*
Auto Purchase Years 2018-2021	36 mo	1.94%
Terms and conditions may apply	48 mo	1.99%
	60 mo	1.99%
	72 mo	2.29%
Rate and Terms is available for loans +\$25,000 Yrs. 2019-2021	84 mo	3.59%
Auto Purchase Years 2013 – 2017	36 mo	2.39%
Terms and conditions may apply based on NADA and year of vehicle	48 mo	2.49%
	60 mo	2.74%
	72 mo	2.99%
Based on year and value, please ask for rates and terms if available	84 mo	Ask for rates and terms
Vehicle Refinance - Auto Equity Based on year, terms, date of purchase	See above rates, based on year of vehicle	
Boat/RV Purchase	60 mo	3.49%
2018-2021 New-Untitled ATV, snowmobile, Jet-ski, are included in this category	84 mo	4.49%
Terms and conditions may apply	120 mo	4.95%
	144 mo	5.75%
Used Boat/RV Purchase	60 mo	3.99%
2012-2021 ATV, snowmobile, Jet-ski, are included in this category	84 mo	5.49%
Terms and Conditions may apply	120 mo	6.24%
Older used car 2012 and older. ATV, snowmobile, Jet-ski, motorcycles are included in this category-term based on year and NADA values.	36 mo	2.99%
	48 mo	5.49%
	60 mo	5.99%
	72 mo	Ask for rates
Motorcycle Purchase New and Untitled 2017 to 2021	60 mo	3.49%
Motorcycle Purchase Used 2016 to 2021	60 mo	4.49%
Mechanical Repair Coverage --- Not too late to add on this valuable coverage	60 mo	4.99%

 ** Note: Rates are listed “As low as” Based on credit score from Experian 680 or higher. *We have many other excellent rates and terms available based on individual terms, conditions, and scores.* Rate assumes automatic payment on contractual due date or an upcharge of .50% will be added to the rate. This is subject to change without notice. * APR Annual Percentage rate

Signature / Personal, Bill Consolidation** Note: Rates are listed “As low as” Based on credit score from Experian 680 or higher. *We have many other excellent rates and terms available based on individual terms, conditions, and scores.* Rate assumes automatic payment on contractual due date or an upcharge of .50% will be added to the rate. This is subject to change without notice. * APR Annual Percentage rate

	Term	*APR
HOLIDAY FUN LOAN	10 months	4.24%
Personal/Signature Loans	12 months	4.98%
	36 months	5.98%
	60 months	5.98%
Bill Consolidation	36 months	8.99%
	60 months	9.99%
Sweep Crouse Visa Credit Card	36 months	6.99%
In most cases this will allow you to lower your payment when you reach your limit on our card	60 months	7.99%
Specialty Loans-HOME IMPROVEMENT, HEALTHY CHOICE Written Estimates Required —Credit score 680+	12 months	4.24%
	36 months	4.74%
	60 months	5.24%
	72 months	6.54%
Line of Credit / Overdraft Protection	As low as	9.99%
Visa Credit Card	As low as	9.99%
Share Secured Loans		
100% Shares Pledged	24 months	1.39%
	60 months	1.99 %
50% Shares Pledged	24 months	3.74%
	60 months	4.99%
Secured Credit Card	As low as	17.99%

Your Statement. You may also provide copies of any information that will be needed for review of your loan request. Use additional sheet if necessary. **If additional information is needed the credit union may ask for copies of the bills/invoices. Once approved copies of particular bills/invoices will be required. We will advise you as we proceed with this request. **Approved Request—Checks will be payable to creditor(s) listed.**

List Bills that you would like us to consider for payment	List the payoff Balance	Loan # (credit union use)	Amount of Payment Approved by Credit Union	Check Number Issued	Closing Account Requested (credit union use)
<i>Total Amount</i>					