

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](http://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.

**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



**Shell Yeah, we have GREAT Rates!!**

**Term    APR\***

<b>Auto Purchase or Refinance your loan from other lenders ---Years 2020-2022</b>	36 mo	1.73%
Terms and conditions may apply	48 mo	1.73%
	60 mo	1.73%
	72 mo	1.98%
<b>Rate and Terms is available for loans +\$25,000 Yrs. 2020-2022</b>	84 mo	3.59%
<b>Auto Purchase or Refinance your loan from other lenders -- Years 2013 – 2019</b>	36 mo	1.98%
Terms and conditions may apply based on NADA and year of vehicle	48 mo	2.59%
	60 mo	2.99%
	72 mo	3.29%
Based on year and value, please ask for rates and terms if available	84 mo	Ask for rates and terms
<b>Auto Equity</b> Based on year, terms, and equity value ( Minimum 50% more than amt owed) Based on NADA high auction value. Credit Score 640+ with Experian	See above rates, based on year of vehicle	
<b>New Boats/RV 2018-2022 New and Untitled or Refinance your loan from other lenders---- 1 year from original contract date</b>	60 mo	3.75%
Terms and conditions may apply	84 mo	4.35%
	120 mo	4.95%
	144 mo	5.50%
<b>Used Boats/RV 2012-2022 Used or Previously titled or Refinance your loan from other lenders. Original contract over 1 year</b>	60 mo	4.00%
Terms and Conditions may apply	84 mo	5.50%
	120 mo	6.75%
<b>Older Used Car 2012 and (2012 and older) ATV, snowmobile, Jet-ski, motorcycles are included in this category-term based on year and NADA values.</b>	36 mo	3.59%
	48 mo	4.29%
	60 mo	5.49%
	72 mo	Ask for rates
<b>Motorcycle,JetSki, ATV, Snowmobiles, Tractors Purchase New /Untitled 2018 to 2022</b>	60 mo	3.49%
<b>Motorcycle,JetSki, ATV, Snowmobiles, Tractors Purchase Used 2013 to 2022</b>	60 mo	4.49%

 \*\* 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, Credit Card and Share Secured\*\*** 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



## Have a “Sun”-Sational Summer!!!

	Term	*APR
<b>Summer “FUN” Loan</b>	10 mo	2.99%
<b>Maximum amount \$2500.00</b>	24 mo	2.99%
Eligible borrowers must have 600+ credit score with Experian. Rates based on credit score	36 mo	3.99%
<b>Personal- Signature Loan Maximum amount \$20,000.00</b>	12 mo	4.98%
If you are in need of a personal loan, we make every attempt to work with all credit scores	Up to 60 mo	5.98%
<b>Mechanical Repair Coverage</b>	36 mo	3.99%
Help protect your vehicle. 3 plans available. Cost may be far less than dealer costs for this coverage	60 mo	4.99%
<b>Bill Consolidation</b>	36 mo	8.75%
( List of Bills required) Checks payable to creditors	60 mo	10.25%
<b>Sweep Crouse Visa Credit Card</b>	36 mo	6.99%
In most cases this will allow you to lower your payment when you reach your limit on our card	60 mo	7.99%
<b>Specialty Loans-HOME IMPROVEMENT</b> Written Contractor Estimates Required	10 mo	4.24%
Eligible borrowers must have 680+ credit score with Experian. Rates based on credit score	36 mo	4.74%
** For amounts over \$20,000—5 years plus with same employer, Income to debt qualification 30% or less	60 mo	5.24%
	72 mo	5.99%
<b>Line of Credit / Overdraft Protection ( new accounts)</b>	As low as	7.99%
<b>Visa Credit Card ( new accounts)</b>	As low as	7.99%
<b>Secured Credit Card ( new accounts)</b>	As low as	17.99%
<b>Share Secured Loans</b>		
<b>100% Shares Pledged</b>	24 mo	.99%
	60 mo	1.59 %
<b>50% Shares Pledged</b>	24 mo	2.59%
	48 mo	2.74%

**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)