

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.

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**



It's a No Brainer...refinance your auto loan with Crouse Credit Union

Term APR*

Auto Purchase or Refinance your loan from other lenders ---Years 2019-2022	36 mo	1.73%
Terms and conditions may apply	48 mo	1.73%
	60 mo	1.73%
	72 mo	1.98%
Rate and Terms is available for loans +\$25,000 Yrs. 2020-2022	84 mo	3.64%
Auto Purchase or Refinance your loan from other lenders -- Years 2013 – 2018	36 mo	2.24%
Terms and conditions may apply based on NADA and year of vehicle	48 mo	2.74%
	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
Auto Equity 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	
New Boats/RV 2018-2022 New and Untitled or Refinance your loan from other lenders---- 1 year from original contract date	60 mo	3.85%
Terms and conditions may apply	84 mo	4.50%
	120 mo	4.99%
	144 mo	5.99%
Used Boats/RV 2012-2022 Used or Previously titled or Refinance your loan from other lenders. Original contract over 1 year	60 mo	4.25%
Terms and Conditions may apply	84 mo	5.50%
	120 mo	6.75%
Older Vehicles (2012 and older) May include ATV, snowmobile, Jet-ski, motorcycles in this category-term based on year and NADA values.	36 mo	3.59%
	48 mo	4.29%
	60 mo	5.49%
SportCraft	72 mo	Ask for rates
New /Untitled 2018 to 2022 Motorcycle,JetSki, ATV, Snowmobiles, Tractors and other purchases	60 mo	3.49%
Used 2013 to 2022 Motorcycle,JetSki, ATV, Snowmobiles, Tractors and other purchases	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**

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Holiday Fun Loans Available!!!

	Term	*APR
Holiday "FUN" Loan	12 mo	3.99%
Maximum amt is \$2500.00 Eligible borrowers must have 600+ cr score with Experian. Rate based on cr. score	24 mo	4.25%
Personal- Signature Loan Maximum amount \$20,000.00	36 mo	4.98%
If you are in need of a personal loan, we make every attempt to work with all credit scores and situations	60 mo	5.75%
Mechanical Repair Coverage	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%
Bill Consolidation	36 mo	8.75%
(List of Bills required) Checks payable to creditors	60 mo	10.25%
Sweep Crouse Visa Credit Card	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%
Specialty Loans-HOME IMPROVEMENT		
Written Contractor Estimates Required	24 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—3 years plus with same employer, Income to debt qualification 30% or less	72 mo	5.24%
Line of Credit / Overdraft Protection (new accounts)	As low as	7.99%
Visa Credit Card (new accounts)		As low as
Secured Credit Card (new accounts)		As low as
Share Secured Loans		
100% Shares Pledged	24 mo	.99%
	60 mo	1.59 %
50% Shares Pledged	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)