

Subject to change without notice.

**Appointments are required if you need to discuss your application.**


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



It's a No Brainer...refinance your auto loan with Crouse Credit Union	Term	APR*
<b>Auto Purchase or Refinance your loan from other lenders ---Years 2021-2023</b>	36 mo	2.79%
Terms and conditions may apply New and Used—Previously titled	48 mo	2.89%
	60 mo	2.99%
	72 mo	3.25%
	84 mo	4.45%
<b>Rate and Terms is available for loans +\$30,000 Yrs. 2021-2023 ( New or Used)</b>	84 mo	4.45%
<b>***Rate &amp; Term is available for loans +\$30,000 Yrs. Previous, Current, Next Model Year-Never Titled TO BE ELIGIBLE: must have Experian score 650 and above. Rate based on credit score</b>	84 mo	4.25% ***
<b>Auto Purchase (Used Auto) or Refinance your loan from other lenders -- Years 2015 – 2020</b>	Up to 48 mo	3.09%
Terms and conditions may apply based on NADA and year of vehicle	60 mo	3.19%
<b>Auto Equity</b> Based on year, terms requested, and equity value ( Minimum 50% more than amt owed) Based on NADA high auction value. Credit Score 650+ with Experian	See above rates, based on year of vehicle	
<b>New Boats/RV 2019-2023 New and Untitled or Refinance your loan from other lenders---- 1 year from original contract date</b>	60 mo	4.74%
Terms and conditions may apply	Up to 84 mo	4.99%
	120 mo	6.25%
	144 mo	6.99%
	60 mo	5.99%
<b>Used Boats/RV 2013-2023 Used or Previously titled or Refinance your loan from other lenders. Original contract over 1 year</b>	60 mo	5.99%
Terms and Conditions may apply	84 mo	6.75%
	120 mo	7.99%
<b>Older Vehicles (2013 and older) May include ATV, snowmobile, Jet-ski, motorcycles in this category-term based on year and NADA values.</b>	36 mo	4.25%
	48 mo	4.75%
	60 mo	5.75%
<b>SportCraft</b>		
New /Untitled 2021 to 2023 Motorcycle,JetSki, ATV, Snowmobiles, Tractors and other purchases	60 mo	5.25%
Used 2013 to 2023 Motorcycle,JetSki, ATV, Snowmobiles, Tractors and other purchases	60 mo	6.25%

 \*\* 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. Max Secured Aggregate per member \$125k  
 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. Max Aggregate Unsecured \$50k per member \* APR Annual Percentage rate

<b>SIGNATURE LOANS</b>	<b>Term</b>	<b>*APR</b>
<b>Personal- Signature Loan Maximum amount \$20,000.00</b>	Up to 12 mo	6.99%
If you are in need of a personal? loan, we make every attempt to work with all credit scores and situations Terms and conditions will apply.	36 mo	7.75%
	60 mo	7.99%
	72 mo	9.99%
<b>Mechanical Repair Coverage</b>	36 mo	6.75%
Help protect your vehicle. 3 plans available. Cost may be far less than dealer costs for this coverage	60 mo	7.25%
<b>Bill Consolidation</b>	36 mo	13.25%
( List of Bills required) Checks payable to creditors	60 mo	15.25%
<b>Sweep Crouse Visa Credit Card</b>	36 mo	7.99%
In most cases this will allow you to lower your payment when you reach your limit on our card	60 mo	8.25%
<b>HOME IMPROVEMENT</b> Written Contractor Estimates Required Eligible borrowers must have 650+ credit score with Experian. Rates based on credit score ** For amounts over \$20,000—3 years plus with same employer, Income to debt qualification 30% or less. Unsecured debt limits apply	24 mo	6.25%
	36 mo	6.99%
	60 mo	7.25%
	72 mo	8.25%
<b>LINE OF CREDIT/OVERDRAFT PROTECTION LOANS</b>		
<b>Line of Credit / Overdraft Protection ( new accounts)</b>	As low as	9.99%
<b>VISA CREDIT CARDS</b>		
<b>Visa Credit Card ( new accounts)</b>	As low as	9.99%
<b>Secured Credit Card ( new accounts)</b>	As low as	17.99%
<b>SHARE SECURED LOANS</b>		
<b>100% Shares Pledged</b>	24 mo	1.75%
	60 mo	2.25%
<b>50% Shares Pledged</b>	24 mo	3.25 %
	48 mo	3.85%

**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)