

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. They may be uploaded with your on-line application or emailed to info@crousefcu.com. You may also fax all completed forms to 315-470-5633 or return all forms to the credit union in person or by mail. If you choose you may call 315-470-7928 for instructions or help completing the forms or what information you should supply.

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* "AS Low As"
Auto Purchase or Refinance your loan from other lenders ---Years 2019-2023	36 mo	3.29%
New and Used—Previously titled Term based on year, mileage and NADA values.	48 mo	3.59%
	60 mo	3.99%
	72 mo	4.19%
	84 mo	5.29%
Rate and Terms is available for loans +\$30,000 Yrs. 2021-2023 (New or Used)	84 mo	5.29%
***Rate & Term is available for Auto 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	84 mo	4.79% ***
Auto Purchase (Used Auto) or Refinance your loan from other lenders -- Years 2015 – 2018	Up to 36 mo	4.19%
Term based on year, mileage and NADA values.	48 mo	4.49%
	60 mo	4.89%
	72 mo	5.09%
	84 mo	5.29%
Auto Equity 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	
New Boats/RV 2019-2023 New and Untitled or Refinance your loan from other lenders---- 1 year from original contract date	60 mo	5.99%
Term based on year, mileage and NADA values.	Up to 84 mo	6.50%
	120 mo	6.75%
	144 mo	7.99%
	84 mo	6.99%
Used Boats/RV 2015-2023 Used or Previously titled or Refinance your loan from other lenders. Original contract over 1 year	60 mo	6.25%
Term based on year, mileage and NADA values.	84 mo	6.99%
	120 mo	8.50%
	36 mo	6.19%
Older Vehicles (2014 and older) Included in this category-automobiles, boats, RV Term based on year, mileage and NADA values.	48 mo	6.29%
	60 mo	6.59%
SportCraft		
New /Untitled Motorcycle, JetSki, ATV, Snowmobiles, Tractors, Trailers and other purchases	60 mo	6.29%
Used Motorcycle, JetSki, ATV, Snowmobiles, Tractors, Trailers and other purchases	60 mo	7.29%

**** 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. Subject to change without notice. * APR Annual Percentage rate*

