

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*

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

	Term	*APR
SIGNATURE LOANS		
Personal- Signature Loan Maximum amount \$20,000	Up to 12 mo	7.99%
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	8.25%
	60 mo	9.25%
	72 mo	10.75%
Mechanical Repair Coverage	36 mo	7.75%
Help protect your vehicle. 3 plans available. Cost may be far less than dealer costs for this coverage	60 mo	8.25%
Bill Consolidation	36 mo	13.99%
(List of Bills required) Checks payable to creditors	60 mo	15.99%
Sweep Crouse Visa Credit Card	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%
HOME IMPROVEMENT Written Contractor Estimates Required Eligible borrowers must have 650+ credit score with Experian. Rates based on credit score 3 years plus with same employer, Income to debt qualification 30% or less. Unsecured debt limits apply	24 mo	7.75%
	36 mo	8.00%
	60 mo	8.75%
	72 mo	10.25%
LINE OF CREDIT/OVERDRAFT PROTECTION LOANS		
Line of Credit / Overdraft Protection (new accounts)	As low as	11.99%
VISA CREDIT CARDS		
Visa Credit Card (new accounts)	As low as	11.99%
Secured Credit Card (new accounts)	As low as	17.99%
SHARE SECURED LOANS		
100% Shares Pledged	24 mo	2.99%
	60 mo	3.50%
50% Shares Pledged	24 mo	4.25 %
	48 mo	5.25%

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)

For current Loan Programs and Rates:

- See enclosed form
- Visit us at www.crousefcu.com
- Call us 315-470-7928.

To get started and expedite your request...

Member must complete the **Loan Application enclosed or you may complete an application online at our website www.crousefcu.com under Rates and Fees page.**

- If applying with Co-Borrower/Co-signer –they must complete a separate application.
- **Include proof of income for all applicants**
 - **Ex. Current paystub**
- You may fax or return the completed forms to the credit union. Fax # 315-470-5633
- If you have not heard from us concerning the request, please call to confirm receipt of your information: 315-470-7928
- Provide two forms of identification-- one being US government or State Issued
- Indicate on your loan application how you plan to repay your loan.
 - Payroll deduction or Coupon book
 - Monthly or Bi-weekly payments
- Include a day and evening phone number so that we may contact you should we have questions
- Loan Protection is available. Ask a representative for details.
- Include any supporting documents you feel may give strength to your request.
- Ask for outcome date and time

General Loan Guidelines:

- All loans are subject to approval by the Loan Officer/Credit Committee. The Credit Committee/Loan Officer reserves the right to request a guarantor's signature, reduce the amount of the loan, and decrease the terms of the loan, require an appraisal.
- Crouse FCU reserves the right to be the first and only lien holder.
- For secured loans, vehicle must be adequately insured. Written proof of Crouse F.C.U listed as loss payee is required.
- All applicants are subject to outside employment and credit verification. Scores are obtained from outside credit agency.
- Each loan is made on the basis of the member's individual qualifications at the time of the application. Consequently, not every member can qualify for the maximum term and/or the lowest interest rate available. Rate is determined by individual's credit score and discounts.
- Rates and terms are established by the Board of Directors and are **subject to change without notice**
- FILING FEE PAYABLE IN ADVANCE FOR LOANS UNDER \$500.00. Refer to fee schedule.
- Aggregate limits apply –Please ask for details
- Applicant must be a credit union member in good standing with \$5.00 on deposit.
- Provide two forms of identification one being US government or State Issued for all applicants
- Applicant must be at least 18 years of age.
- Dealer Rate Match is available. Contact the credit union for additional details.
- **Rates listed reflect automatic payment from Crouse FCU savings or checking account, otherwise add .50%. Other rates and terms may apply.** *Visa Credit Cards, Line of Credit/Overdraft Protection loans, Share Pledge loans, Bill Consolidation loans excluded from discounts. Existing Crouse FCU loans secured with a vehicle cannot be refinanced unless new purchase being made

Need HELP! with the process?

Call us: 315 470-7928

Email us: info@crousefcu.com

Our Fax No: 315 470-5633

Most questions can be answered on the phone.

Appointments will be necessary if more detailed time is needed to answer your inquiries.

Loan Application Packet

CROUSE FEDERAL CREDIT UNION

Phone: 315 470-7928

Fax: 315 470-5633

Website: www.crousefcu.com

Appointments are required if you have detailed questions when submitting your application request.

For current Loan Programs and Rates!

- See enclosed form
- Visit us at www.crousefcu.com
- Call us 315-470-7928.



We've Got the Loan you Need!

No 800 number. Just Local, Personal Service!



Owning a Home is the American Dream. Owners Choice Funding can make your dream come true. They offer 1st, 2nd and Refinance options.

Visit www.crouse.fcu.com for link to Owners Choice Funding or call us at 315-470-7928.



Is college in your families' future?

Choose the Student Loan that's right for you with Sallie Mae.

Visit www.crousefcu.com for link to Sallie Mae Student Loan programs.



The One Credit Card to Have!
Visa Credit Card from
Crouse Credit Union



- Low fixed APR
- On-Line account access
- Local, Personal Service

*Need to rebuild your credit?
Ask about our
Secured Credit Card*

For current Loan Programs and Rates:

- See enclosed form
- Visit us at www.crousefcu.com
- Call us 315-470-7928.

Mechanical Repair Coverage

Get piece of mind as your car gets older. It's not too late to add this valuable protection. **Loans are available!**



Is your home looking a little tired?

Spruce it up with a Home Improvement Loan from Crouse Credit Union



It's a No Brainer....

Refinance your auto loan with Crouse Credit Union.

- ✓ Easy to apply
- ✓ Easy to Repay
- ✓ Easy to save with a lower payment or shorter term

Call 315-470-7928 for details.