

Subject to change without notice.

Appointments are required concerning lending applications

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 2019-2024 Discount of .25% for Electric Vehicle –New---0 miles--Untitled New and Used—Previously titled Term based on year, mileage and NADA values. | 36 mo | 4.99% |
| | 48 mo | 5.24% |
| | 60 mo | 5.59% |
| | 72 mo | 5.99% |
| | 84 mo* | 6.99% |
| *Rate and Term available for Auto loan ≥\$25,000 Years 2021-2024 (New or Used) | Up to 36 mo | 5.99% |
| | 4mo | 6.24% |
| | 60 mo | 6.74% |
| | 72 mo | 7.24% |
| Auto Purchase (Used Auto) or Refinance your loan from other lenders – Years 2016 – 2018 Term based on year, mileage and NADA values. | Up to 36 mo | 5.99% |
| | 4mo | 6.24% |
| | 60 mo | 6.74% |
| | 72 mo | 7.24% |
| 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 2020-2024 New -Untitled Refinance your loan from other lenders---- 6mos from original contract date Term based on year, mileage and NADA values. | 36 mo | 6.24% |
| | 60 mo | 6.49% |
| | Up to 84 mo | 7.29% |
| | 120 mo | 7.99% |
| | 144 mo | 8.19% |
| Used Boats/RV 2015-2023 Used or Previously titled or Refinance your loan from other lenders. Original contract over 1 year Term based on year, mileage and NADA values. | 36 mo | 6.75% |
| | 60 mo | 7.25% |
| | 84 mo | 7.99% |
| | 120 mo | 9.25% |
| Older Vehicles (2014 and Older) Included in this category-automobiles, boats, RV, motorcycle, JetSki, ATV, Snowmobiles, Tractors, Trailers, and other purchases Term based on year, mileage and NADA values. | 36 mo | 8.59% |
| | 48 mo | 8.99% |
| | 60 mo | 9.25% |
| SportCraft New /Untitled Motorcycle, Jet Ski, ATV, Snowmobiles, Tractors, Trailers and other purchases Year of Vehicle 2021 to 2024 Discount .25% Electric Motorcycle New -0miles | 36 mo | 7.74% |
| | 60 mo | 7.99% |
| SportsCraft Used Motorcycle, Jet Ski, ATV, Snowmobiles, Tractors, Trailers and other purchases Year of Vehicle 2015 to 2020 | 60 mo | 7.39% |

 ** 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 for missed transfers. Subject to change without notice. * APR Annual Percentage rate

