

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 2021-2025 Discount of .10% for Electric Vehicle –New---0 miles--Untitled New and Used—Previously titled Term based on year, mileage and NADA values.	36 mo	4.75%
	48 mo	4.99%
	60 mo	5.49%
	72 mo	5.70%
	84 mo*	6.74%
*Rate and Term available for Auto loan ≥\$25,000 Years 2023-2025 (New or Used)	Up to 36 mo	5.99%
	48mo	6.25%
	60 mo	6.50%
	72 mo	6.75%
Auto Purchase (Used Auto) or Refinance your loan from other lenders – Years 2017 – 2020 Term based on year, mileage and NADA values.	Up to 36 mo	5.99%
	48mo	6.25%
	60 mo	6.50%
	72 mo	6.75%
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 2021-2025 New -Untitled Refinance your loan from other lenders---- 6mos from original contract date Term based on year, mileage and NADA values.	36 mo	5.25%
	60 mo	5.99%
	Up to 84 mo	7.25%
	120 mo	7.95%
	144 mo	8.15%
Used Boats/RV 2017-2025 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	6.95%
	84 mo	7.95%
	120 mo	9.25%
Older Vehicles (2016 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	7.95%
	48 mo	8.50%
	60 mo	8.75%
SportCraft New /Untitled Motorcycle, Jet Ski, ATV(various description), Snowmobiles, Tractors, Trailers and other purchases Year of Vehicle 2023 to 2025 Discount .10% Electric Motorcycle New—never titled -0 miles	36 mo	6.50%
	60 mo	6.95%
SportsCraft Used Motorcycle, Jet Ski, ATV, Snowmobiles, Tractors, Trailers and other purchases Year of Vehicle 2016 to 2025	36 mo	7.99%
	60 mo	8.25%

** 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 for missed transfers. 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

SIGNATURE LOANS	Term	*APR “As low as”
Personal- Signature Loan Maximum amount \$20,000 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.	Up to 12 mo	6.99%
	24 mo	7.75%
	36 mo	8.25%
	48 mo	8.25%
	60 mo	8.95%
Mechanical Repair Coverage Help protect your vehicle. 3 plans available. Cost may be far less than dealer costs for this coverage	36 mo	7.50%
	60 mo	7.95%
Bill Consolidation (List of Bills required see space below) Checks payable to creditors	36 mo	14.99%
	60 mo	16.99%
Healthy Choice Health related expenses. Bills, Equipment, Surgery, Cosmetic, Eyes, Dental	24 mo	7.25%
	36 mo	7.50%
Sweep Crouse Visa Credit Card In most cases this will allow you to lower your payment when you reach your limit on your Crouse FCU VISA Card	36 mo	7.59%
	60 mo	7.99%
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. <u>Unsecured debt limits apply</u>	24 mo	6.99%
	36 mo	7.75%
	60 mo	8.25%
	72 mo	8.99%
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	4.95%
	60 mo	5.50%
50% Shares Pledged (Maximum limits apply)	24 mo	5.99 %
	60 mo	6.50%

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)