

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](http://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](mailto: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**

	<b>Term</b>	<b>APR* "AS Low As"</b>
<b>Auto Purchase or Refinance your loan from other lenders ---Years 2023-2025</b> 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	4.49%
	48 mo	4.89%
	60 mo	4.99%
	72 mo	5.49%
	84 mo*	5.99%
<b>*Rate and Term available for Auto loan ≥\$25,000 Years 2024-2025 (New or Used)</b>	Up to 36 mo	4.49%
<b>Auto Purchase (Used Auto) or Refinance your loan from other lenders – Years 2019 – 2022</b> Term based on year, mileage and NADA values.	48mo	5.24%
	60 mo	5.49%
	72 mo	5.70%
<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 2023-2025 New -Untitled</b> <b>Refinance your loan from other lenders----</b> 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%
<b>Used Boats/RV 2017-2025 Used or Previously titled or</b> <b>Refinance your loan from other lenders. Original contract over 1 year</b> Term based on year, mileage and NADA values.	36 mo	6.75%
	60 mo	6.95%
	84 mo	7.95%
	120 mo	9.25%
<b>Older Vehicles (2018 and Older) Included</b> 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	7.75%
	48 mo	8.30%
	60 mo	8.65%
<b>SportCraft New /Untitled</b> Motorcycle, Jet Ski, ATV(various description), Snowmobiles, Tractors, Trailers and other purchases <b>Year of Vehicle 2023 to 2025</b> Discount .10% Electric Motorcycle New—never titled -0 miles	36 mo	6.25%
	60 mo	6.75%
<b>SportsCraft Used</b> Motorcycle, Jet Ski, ATV, Snowmobiles, Tractors, Trailers and other purchases <b>Year of Vehicle 2016 to 2025</b>	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

<b>SIGNATURE LOANS</b>	<b>Term</b>	<b>*APR “As low as”</b>
<b>Personal- Signature Loan Maximum amount \$20,000</b> 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	6.25%
	24 mo	6.99%
	36 mo	7.99%
	48 mo	8.24%
	60 mo	8.49%
<b>Mechanical Repair Coverage</b> Help protect your vehicle. 3 plans available. Cost may be far less than dealer costs for this coverage	36 mo	6.99%
	60 mo	7.49%
<b>Bill Consolidation</b> (List of Bills required see space below) Checks payable to creditors	36 mo	13.25%
	60 mo	16.99%
<b>Healthy Choice</b> Health related expenses. Bills, Equipment, Surgery, Cosmetic, Eyes, Dental	36 mo	6.25%
	60 mo	6.75%
<b>Sweep Crouse Visa Credit Card</b> 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%
<b>HOME IMPROVEMENT</b> 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	7.49%
	60 mo	7.99%
	72 mo	8.59%
<b>LINE OF CREDIT/OVERDRAFT PROTECTION LOANS</b>		
<b>Line of Credit / Overdraft Protection (new accounts)</b>	As low as	11.99%
<b>VISA CREDIT CARDS</b>		
<b>Visa Credit Card (new accounts)</b>	As low as	11.99%
<b>Secured Credit Card (new accounts)</b>	As low as	17.99%
<b>SHARE SECURED LOANS</b>		
<b>100% Shares Pledged</b>	24 mo	4.55%
	60 mo	5.00%
<b>50% Shares Pledged (Maximum limits apply)</b>	24 mo	5.75 %
	60 mo	6.00%

**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)