

Subject to change without notice.

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 with completing the forms or what information you should supply.

All Loan Requests must include a complete Loan Application

- ✓ Copy of current payroll stub
- ✓ If applying with Co-Borrower/Co-signer –they must complete a separate application. Provide current ID, Provide Current Pay Stub

All Automobile, Boat, RV or other secured loans you must provide.

- ✓ Signed Purchase Agreement and Date of Delivery
- ✓ Description of vehicles, to include year, make, model, mileage, equipment, VIN #
- ✓ A copy of title is required for the following: non-dealer sales, Refinance, or Auto Equity
- ✓ Insurance Information/Collateral Protection
- ✓ 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.




Auto Purchase or Refinance your loan from other lenders ---Years 2025-2027	Term	APR* "AS Low As"
New and Used—Previously titled Term based on year, mileage and NADA values. Finance <i>may</i> be available to cover the costs of sales tax and extended warranty. Optional insurance is available for life, disability, and Gap coverage.	Up to 60 mo	2.50%
	72 mo	4.49%
Rate and Term available for Auto loan ≥ 2025-2027 (New or Used) Finance amount must be over + \$25,000	84 mo	5.09%
Auto Purchase (Used Auto) or refinance your loan from other lenders – Years 2020 – 2024 Term based on year, mileage and NADA values. Finance <i>may</i> be available to cover the costs of sales tax and extended warranty. Optional insurance is available for life, disability, and Gap coverage	Up to 60 mo	2.50%
	72 mo	5.49%
Rate and Term available for Auto loan ≥ 2023-2024 (Used) NADA Value must be + \$35,000	84 mo	6.29%
Auto Equity Based on year, terms requested, and equity value (Minimum 50% more than amt owed) Based on NADA high auction value. Credit Score 640+ with Experian	See above rates, based on year of vehicle	
New Boats/RV 2024-2027 New -Untitled Refinance your loan from other lenders---- 6mos from original contract date. Terms based on year, mileage and NADA values. Finance <i>may</i> be available to cover the costs of sales tax.	Up to 60 mo	2.50%
	84 mo	6.49%
	120 mo	7.00%
	144 mo	7.25%
Used Boats/RV 2017-2027 Used or Previously titled or Refinance your loan from other lenders. Original contract over 6 months Term based on year, mileage and NADA values.	Up to 36 mo	2.50%
	Up to 60 mo	4.25%
	84 mo	7.45%
New Sports Craft New /Untitled Motorcycle, Jet Ski, ATV (various description), Snowmobiles, Tractors, Trailers and other purchases Year of Vehicle 2023 to 2027	Up to 60 mo	2.50%
	72 mo	5.99%
Used Sports Craft Used Motorcycle, Jet Ski, ATV, Snowmobiles, Tractors, Trailers and other purchases Year of Vehicle 2017 to 2027	Up to 36 mo	2.50%
	Up to 60 mo	4.25%
Other Secured (2019 and Older) Included in this category-automobiles, boats, RV, motorcycle, and other purchases. Term based on year, mileage and NADA values.	Up to 24 mo	2.50%
	48 Mo	7.50%
	60 Mo	7.75%



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 .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

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 9 mo	2.50%
	24 mo	6.74%
	36 mo	7.74%
	48 mo	7.99%
	60 mo	8.24%
Mechanical Repair Coverage Help protect your vehicle. 3 plans available. Cost may be far less than dealer costs for this coverage	UP to 12 mo	2.50%
	60 mo	7.24%
	72 mo	7.49%
Bill Consolidation (List of Bills required see space below) Checks payable to creditors	36 mo	13.00%
	60 mo	16.74%
Healthy Choice Health related expenses. Bills, Equipment, Surgery, Cosmetic, Eyes, Dental	Up to 12 mo	2.50%
	48 mo	6.75%
	60 mo	7.00%
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 Credit Card	36 mo	7.34%
	60 mo	7.74%
HOME IMPROVEMENT Maximum amount \$30,000.00 Written Contractor Estimates Required Eligible borrowers must have 600+ credit score with Experian. Rates based on credit score 3 years plus with same employer, Income to debt qualification 30% or less.	Up to 12 mo	2.50%
	36 mo	6.54%
	60 mo	6.74%
	72 mo	6.99%
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	Up to 24 mo	2.50%
	60 mo	4.99%
50% Shares Pledged (Maximum limits apply)	24 mo	5.75 %
	60 mo	6.00%

Your Statement. You may also provide copies of any information that will be needed in review of your loan request. Use additional sheets if necessary. **If additional information is needed the credit union may ask for copies of the bills\invoices 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)

