

# AUTO AND PERSONAL LOANS

Borrowing is made easier by knowing what you will need to apply for your loan in advance. Below are some, possibly not all, of the items that will be needed to get your loan process started & preferably approved. New members may submit for pre-qualification as well. They must become members if approved, before the loan will be processed.

- Signed/Completed loan application for all loans, auto or personal.
- Proof of Income: 2 most recent pay check stub or pay statement etc.
- Consolidation Loans: 10-day payoffs in writing from the debtors you are wanting to payoff.
- Auto Loans (Refinanced)
  - 10-day payoff in writing from the debtors you are wanting to payoff
  - Provide the VIN#, year, make, model, current mileage & any options
  - Full coverage insurance
- Auto Loans (New or Used Purchase) from Dealership
  - Bill of Sale
  - Dealer Invoice
  - Full coverage insurance
- Auto Loans (Used purchase from Individual)
  - Provide the VIN#, year, make, model, current mileage & any options
  - Bill of Sale
  - Title
  - Full coverage insurance