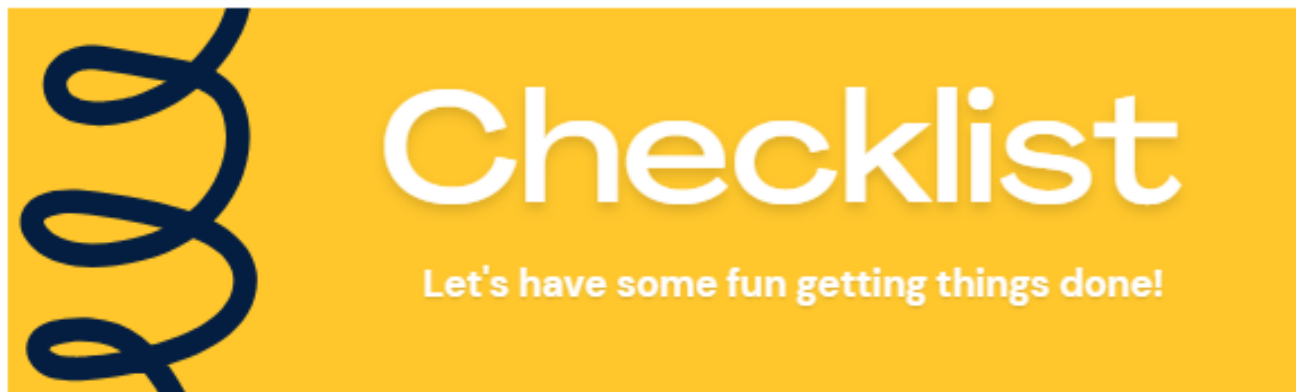


**We're very excited to have you here! We hope you enjoy your loan experience with ACFCU.**



Below are four steps to set you up for success:

## **1. Documents**

Your loan officer will need a few things to get started.

Recent Paystub (or full direct deposit at ACFCU)

Employment Information and History

Resident Information and History

Your approval to run your credit report

☆☆ Your ACFCU Loan Officer will share your approval information before you move to Step 2.

## **2. When you find a vehicle**

### **Through a Dealership:**

email your Buyers Order/Purchase Agreement to your ACFCU Loan Office for approval

### **Through an Individual:**

Send the following to your ACFCU Loan Officer:

Seller(s) first and last name

Copy of the vehicle title

Bank name and the seller's loan officer at that bank, if there is still a

loan against the vehicle.

\_\_ Mileage currently on the vehicle

\_\_ ACFCU will need to physically inspect the vehicle before final approval.

★★★ Your ACFCU Loan Officer will give you final approval before moving to Step 3.

**WE HOPE IT'S BEEN A BREEZE SO FAR!**



### 3. Loan Questions

Your ACFCU Loan Officer will ask you some questions to get your loan documents put together.

1. Would you like automatic payments set up from your ACFCU account or other bank account?
2. What day of the month would you like payments due?
3. Please send proof of full coverage vehicle insurance that includes ACFCU as the lienholder.
4. 2 references: name, address and phone number of two people who do not live with you.

★★★ Your ACFCU Loan Officer may have a few additional questions before moving to step 4.

## 4. Signing and Driving

Almost done!

- \_\_ Final documents are signed via docusign or at an ACFCU branch.
- \_\_ If you purchased from a dealership, ACFCU will provide you and the dealership with final documents that will allow you to take ownership of that vehicle.
- \_\_ If you purchase from an individual, the seller(s) signature(s) will also be required before payment is processed to them.

## See what other ACFCU members have said!

" I always have the best experience with this bank the friendly staff and loan agent like Jackie." - Travis



" She was very patient with me taking the time to explain the loan process and products." -Felipe

"They are always so helpful whether it's for a loan, transaction, or mobile banking." - Diane

