



## AUTO LOAN GUIDELINES

- ▶ Rate and term are subject to collateral, loan amount and credit score
- ▶ 1% will be added to your rate for mileage over 100,000
- ▶ Additional documentation may be required depending on transaction type and state of purchase

## DEALERSHIP PURCHASE

- Copy of the purchase order signed by both the dealer and all borrower(s)
- Copy of current identification (state ID, US passport, driver's license)
- Copy of current insurance card
- Sign & Drive! View inventory from our dealer partners at [Truity.CUDLAutoSmart.com](http://Truity.CUDLAutoSmart.com)

## REFINANCE EXISTING TRUITY AUTO LOAN

- Copy of current vehicle registration (not expired)
- Copy of current identification (state ID, US passport, driver's license)
- Copy of current insurance card

## AUTO LEASE BUYOUT

- Copy of lease buyout packet from lessor
- Copy of current vehicle registration (not expired)
- Copy of current identification (state ID, US passport, driver's license)
- Copy of current insurance card

## NEXT STEPS

You may submit your auto loan application online at [TruityCU.org/AutoLoans](http://TruityCU.org/AutoLoans) by selecting 'Apply Online Now' or by calling our Contact Center at 800-897-6991.

A Consumer Lending Specialist will contact you by phone or email to discuss your application. If you need immediate assistance or have additional questions regarding your application, please contact us at 800.897.6991 or through our website with our chat feature. Existing Truity members may also inquire through the message center in Digital Banking.

## REFINANCE FROM ANOTHER FINANCIAL INSTITUTION

- 10-day payoff letter from current lienholder
- Copy of current vehicle registration (not expired)
- Copy of current identification (state ID, US passport, driver's license)
- Copy of current insurance card

## PRIVATE SELLER PURCHASE

- Bill of sale signed by all borrower(s) and seller(s)
- Copy of seller's current registration (not expired)
- 10-day payoff letter from lienholder **OR** If vehicle is free and clear, provide a copy of front and back of title with "Truity Federal Credit Union P.O. Box 1358 Bartlesville, OK 74005" listed as lienholder
- Copy of current identification (state ID, US passport, driver's license)
- Copy of current insurance card