



## **Auto Loan Disclosures:**

Rates and offers current as of September 01, 2023 and are subject to change.

The minimum loan amount and repayment period that we finance varies depending on the vehicle value, mileage, year model, and the credit score (combined credit score average of co-applicants). This amount is calculated as a percentage of the MSRP/NADA Clean Trade In value; contact the credit union for more details once you have chosen a vehicle. The maximum repayment period for vehicles with over 100,000 miles is 66 months.

We will finance taxes, title registration, and documentation fees. We may also finance additional amounts for the purchase of GAP (Guaranteed Asset Protection) Waiver and/or refundable dealer maintenance contracts, subject to maximum limits. We do not finance vehicles that have a totaled, reconstructed/salvaged, lemon law buyback, or those with any other branded title. Other restrictions may apply, please contact the credit union for more details once you have chosen a vehicle.

\*The Annual Percentage Rate (APR) shown includes only interest and does not contain other costs or fees. All rates are subject to change at any time without notice. Rates are based on your credit history and credit qualifications. All loans are subject to credit approval. Additional restrictions may apply. Rates quoted assume excellent borrower credit history. Not all applicants will qualify for the lowest rate. The rate you receive on your loan will be the rate in effect at the time of loan disbursement. Full coverage insurance with a maximum deductible of \$1,000 is required on all Auto loans. Borrower is responsible for adding CESFCU as lienholder. All services offered by Cooperative Extension Service Federal Credit Union (CESFCU) will be subject to applicable laws of the state of Arkansas, federal laws and regulations, credit union bylaws as amended, and all other regulations, rules and practices now and hereafter adopted by CESFCU.

Interest continues to accrue during the deferred payment and credit score determines rate. First payments may be due up to 90 days from the date of the signed contract.