

AUTO LOAN CHECKLIST

BUY FROM DEALER

	Items Needed
<input type="checkbox"/>	Proof of income – paystub (2), W-2, or complete income tax return from prior year
<input type="checkbox"/>	Invoice/Bill of Sale
<input type="checkbox"/>	Insurance Binder listing NRFCU as loss payee, effective day of loan signing: (fax to Erie Ave: 716-694-6066 or Amherst: 716-389-0694) Niagara Regional FCU 1285 Erie Avenue North Tonawanda, NY 14120
<input type="checkbox"/>	\$12.00 for lien processing

It is in your best interest to keep your payments on time, every month.

Failure to do so may result in your vehicle being repossessed and additional collection charges added to your loan balance. The Credit Union's repossession fees begin at \$625 and can go higher depending on the daily storage fees.

Member Initial



AUTO LOAN CHECKLIST

LEASE BUYOUT

	Items Needed
<input type="checkbox"/>	Proof of income – paystub (2), W-2, or complete income tax return from prior year
<input type="checkbox"/>	10 day payoff, including daily per diem amount – faxed to Credit Union
<input type="checkbox"/>	Address to mail payment
<input type="checkbox"/>	Copy of title – if none, then member will be required to take lien release and title work from leasing company to DMV to request a duplicate title, providing a copy to NRFCU when issued.
<input type="checkbox"/>	Insurance Binder listing NRFCU as loss payee, effective day of loan signing: (fax to Erie Ave: 716-694-6066 or Amherst: 716-389-0694) Niagara Regional FCU 1285 Erie Avenue North Tonawanda, NY 14120
<input type="checkbox"/>	\$12.00 for lien processing

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Member Initial



AUTO LOAN CHECKLIST

REFINANCE FROM ANOTHER LENDER

	Items Needed
<input type="checkbox"/>	Proof of income – paystub (2), W-2, or complete income tax return from prior year
<input type="checkbox"/>	10 day payoff, including daily per diem amount – faxed to Credit Union
<input type="checkbox"/>	Account Statement or other document showing account number of loan to be paid off
<input type="checkbox"/>	Insurance Binder listing NRFCU as loss payee, effective day of loan signing: (fax to Erie Ave: 716-694-6066 or Amherst: 716-389-0694) Niagara Regional FCU 1285 Erie Avenue North Tonawanda, NY 14120
<input type="checkbox"/>	\$12.00 for lien processing
<input type="checkbox"/>	Copy of Title

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Member Initial



AUTO LOAN CHECKLIST

PRIVATE SALE

	Items Needed
<input type="checkbox"/>	Proof of income – paystub (2), W-2, or complete income tax return from prior year
<input type="checkbox"/>	Bill of Sale from person selling vehicle
<input type="checkbox"/>	Insurance Binder listing NRFCU as loss payee, effective day of loan signing: (fax to Erie Ave: 716-694-6066 or Amherst: 716-389-0694) Niagara Regional FCU 1285 Erie Avenue North Tonawanda, NY 14120
<input type="checkbox"/>	Copy of Title
<input type="checkbox"/>	Lien Release (if listed on title)
<input type="checkbox"/>	\$12.00 for lien processing

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Member Initial

