



Refinance New Auto Loans Disclosure

A Refinance New Auto Loan is defined as follows:

- New vehicle
 - You are the original owner
 - Vehicle is current or prior model year
- Vehicle must be current or prior model year
- Less than 7,500 miles
- Maximum loan amount up to 130% of Manufacturer's Suggested Retail Price (MSRP), including tags, title, tax and extended warranties; Not all borrows will qualify for the maximum loan to value
- Minimum loan amount for 36, 48 and 60 months is \$5,000
- Minimum loan amount for 72 months is \$15,000
- Minimum loan amount for 84 months is \$25,000
- Apple FCU does not provide financing for commercial vehicles, salvage or branded titles, lemon law buybacks, delivery trucks, true mileage unknown vehicles, water, flood, or frame-damaged vehicles, grey market vehicles, vehicles exceeding 1 ton, limousines, or taxis. Additional restrictions may apply. Apple FCU reserves the right to decline collateral at its discretion based on internal evaluation criteria
- Current Apple FCU Auto Loans are not eligible for refinance.