



Refinance Used Auto Loans Disclosure

A Refinance Used Auto Loan is defined as follows:

- Maximum loan amount up to 130% of N.A.D.A. Retail Value or Kelly Blue Book Retail Value including tags, title, taxes and extended warranties. Not all borrowers will qualify for the maximum loan to value
- Vehicles up to 7 model years old
- Max mileage up to 115,000*
- 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.

* Not all members will qualify for the 115,000-mileage maximum.

**84-month-term vehicle must be no more than 3 model years old (current plus 2 previous model years).