



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 borrows will qualify for the maximum loan to value Vehicles up to 7 model years old
- Maximum mileage of 100,000
- 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*
 - Financing up to 84 months based on year of collateral and borrower qualifications, not all borrowers will qualify for the maximum loan or terms; some restrictions apply*
- Apple FCU does not finance commercial, salvage, lemon law, delivery, true mileage unknown, water/flood/frame damage, branded title, grey market vehicles, 1+ ton, limousines or taxis.
- Current Apple FCU Auto Loans are not eligible for refinance.

*84 Month term applies to current and two (2) previous model year vehicles only.