



Refinance Used Auto Loans Disclosure

A Refinance Used Auto Loan is defined as follows:

- Maximum loan amount up to 130% of J.D. Power/N.A.D.A. 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 finance commercial use vehicles (i.e. over 1 ton, flat beds or cab, and chassis trucks) over \$50,000.00, salvage titles, bonded or branded titles, lemon law buybacks, true mileage unknown or not actual mileage vehicles, odometer rollback or odometer rollover, water, flood, or severe structural damage, grey market vehicles, delivery trucks, limousines, for hire vehicles 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 (current plus 2 previous model old years).