



Refinance Auto Loans Disclosure

A Refinance Auto Loan is defined as follows:

- New vehicle, you are the original owner and vehicle is current or prior year
- Used vehicle, value will be determined as follows:
 - Maximum loan amount will be determined by Apple FCU via NADA value
 - Financing up to NADA average retail value plus tags, title, taxes and extended warranties not to exceed 115%
 - 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
- Rate is dependent upon term.