



INTERNAL REFINANCE CHECKLIST

Redwood Credit Union (RCU) finances vehicles as collateral that were manufactured in the last 15 years and have mileage no greater than 150,000 miles. Vehicles with mileage over 100,000 will have a higher interest rate.

RCU can finance the purchase if the following applies:

- At least one borrower must have a valid driver's license

To complete funding, please submit the following documents:

- Current vehicle registration (boats must include both boat and trailer registrations)
 - If the registration expires within 75 days of the loan, the registration renewal fees must be paid prior to loan funding. Registration fees may be paid online by visiting the DMV website. Please provide a copy of the online payment confirmation.
- Photo of current odometer reading
- Proof of current insurance in borrower's name
- Name(s) of anyone you will be adding or removing from registration (if applicable)