



## DEALER PURCHASE CHECKLIST

Redwood Credit Union can finance the purchase if the following apply:

- Vehicle was manufactured in the last 15 years
- Vehicle has fewer than 150,000 miles. If mileage is over 100,000 miles, a higher interest rate will apply.
- At least one borrower has a valid driver's license

Please note: the following vehicles are not eligible for RCU financing: miscellaneous recreational vehicles (such as off-highway vehicles, dirt bikes, ATVs, jet skis, snowmobiles, cab over campers, etc.) and/or salvaged titles or vehicles in non-operational status.

Most of our dealer partners are part of the Credit Union Direct Lending (CUDL) system. Let the dealer know you are approved at RCU, and you can complete all documents at the dealership.

**If the dealership is not part of CUDL, we will need the following documents:**

- Purchase agreement (signed by dealer)
- Proof of current insurance for borrower

Did you know RCU has our own auto lot at 3219 Santa Rosa Avenue in Santa Rosa? If you have a specific vehicle in mind, our auto services specialists can assist in finding your dream vehicle, with the RCU service you love! To learn more about RCU Auto Services, visit [rcuauto.com](http://rcuauto.com).