



VEHICLE REFINANCE CHECKLIST

Lending Services Contact Information

Phone: 1 (800) 479-7928

lending services@redwoodcu.org

Fax: (707) 541-2636

Redwood Credit Union (RCU) will finance vehicles manufactured in the last 10 years as collateral with mileage no greater than 150,000 miles. Vehicles with mileage over 100,000 will have an increased interest rate. Miscellaneous recreational vehicles (off-highway vehicles, dirt bikes, ATVs, jet skis, snowmobiles, cab-over campers, etc.) are not eligible to receive a vehicle loan rate.

To fund, please email the following documents to lending services@redwoodcu.org:

- ✓ **Current vehicle registration (boats must include both boat and trailer registrations)**
 - If registration expires within 30 days of the loan, the renewal fees must be paid before the loan is funded. Registration may be paid online by visiting the DMV website. Please provide a copy of the online payment confirmation.
 - If registration expires within 31-75 days of the loan, please provide RCU the registration renewal notice, payment of the registration fees, and smog certificate if required for registration renewal.
- ✓ Title for the vehicle, if seller owns free and clear (boats must include both boat and trailer titles)
- ✓ If the vehicle is under a loan from another institution, please provide RCU the most recent loan statement with the following information:
 - Full account/loan number
 - 10-day payoff amount
 - Payoff address (may be different from payment address)
- ✓ Please provide pictures of the following:
 - Front and rear of vehicle (license plate must be visible)
 - Current odometer reading
- ✓ Proof of current insurance on all borrowers.
- ✓ Other documents listed, if any, in your loan application stipulation.