



## **Auto & Recreational Loan Checklist**

The following documents are needed to get a loan at Riverview. Having these documents ready will help make your financing process easier and faster. You can apply for a loan as a non-member, but you must become a member in order to complete the loan process. Please visit our website for information about membership eligibility and requirements.

During the application and loan process, you'll need the following information:

- ◆ Vehicle make, model and year
- ◆ Vehicle mileage
- ◆ Vehicle Identification Number (VIN)
- ◆ Any vehicle features and special options
- ◆ Amount requested
- ◆ Employer & income information for the last two years
- ◆ Name & address of nearest relative that does not live with you

Note: If you're purchasing a new or used car and don't yet know the details about the car, you can still apply for a loan. We'll collect this information later.

### **Dealer Purchase**

When buying from a dealer, you'll need:

- ◆ A copy of the purchase agreement or Bill of Sale (this should show the amount you want to finance)

Note: Any down payment made should be shown on the purchase agreement. Certain products, including credit life and disability, GAP insurance, and extended warranty may not be sold in connection with Riverview financing.

### **Individual Purchase**

When purchasing from an individual, you'll need:

- ◆ A copy of the title
- ◆ A 10-day payoff statement if the seller has a loan balance

### **Refinance**

When refinancing your current loan, you'll need:

- ◆ A copy of the title from current financial institution
- ◆ A 10-day payoff statement

### Additional documents needed at closing:

- ◆ Verification of income (for example, two most recent paystubs)
- ◆ Verification of identity
- ◆ Proof of insurance: Insurance Binder or Declarations Page (with Riverview Credit Union as Lienholder)
- ◆ If you select automatic payments to be deducted, we will request your checking account and routing number.

**Note: Additional documents may be needed before loan closing.**