

MINI- APPLICATION

Please detach this mini-application and mail to: Genesee Valley F.C.U., Attn: Loan Department, 4621 Millennium Drive, Geneseo, New York 14454.

One of our experienced loan team members will contact you.

If you prefer, you may drop off this application to one of our three branches, or you may call in this information to our Loan-Line at 243-1500 for faster decisions.

Co-Borrower Information (if joint)

Name _____

Address _____

City _____ State _____ Zip _____

Years at this address? _____

Social Security # _____

Date of birth ____ / ____ / ____

Phone _____

Work _____ Cell _____

Gross Monthly Income? _____

Or Hourly Rate \$ _____

Hours worked per week _____

Employer Name _____

Years at this Employer _____

All the information on this application is true and complete. You authorize the Credit Union to obtain credit reports in connection with this application or any review, update or collection of the credit received. If you request, the credit union will tell you the name and address of any credit bureaus from which it received a credit report on you. The Credit Union may keep the application whether or not it is approved.

x _____

Co-Borrower signature

FREQUENTLY ASKED QUESTIONS

Q: Can you tell me if I'm getting a good deal on my used vehicle?

A: Yes! We have access to industry guides that can help determine the value of the vehicle you are interested in purchasing.

Q: Can I get a Genesee Valley F.C.U. Auto Loan if I'm buying my vehicle through an auto dealer?

A: Yes! Financing is available whether you purchase from a dealer or from a private seller.

Q: What documentation do I need to bring with me to get an Auto Loan with Genesee Valley F.C.U.?

A: It depends on the situation. Here's a quick list of items for several different scenarios. . .

If you purchase from an auto dealer. . .

- Bill of sale complete with VIN
- Proof of insurance (at closing)
- Proof of income (pay stub or other proof)

If you purchase from a private seller. . .

- Copy of title - current odometer reading
- Purchase price
- Proof of insurance (at closing)
- Name of seller
- Proof of income (pay stub or other proof)

If you would like to refinance a loan...

- Recent statement or account and phone number of current lender
- Title
- Current odometer reading
- Proof of insurance (at closing)
- Proof of income (pay stub or other proof)

Genesee Valley Federal Credit Union Membership Benefits

- FREE ATM/MasterCard Debit Cards
- Access to surcharge-free Allpoint and Co-op ATM locations
- Quality FREE, Premium & Fresh Start Checking Accounts Available
- Certificates of Deposit
- FREE Additional Savings, Holiday and Club Accounts
- Money Market Account with Checks
- Direct Deposit & Payroll Deduction
- Bill Pay (Free with Premium Checking Account)
- FREE Home Banking at www.GeneseeValleyFCU.com
- Order your checks on-line
- 24-Hour Phone Auto Teller (PAT) 1-800-403-6637 (1-800-40FONES)
- IRA Account & IRA Certificates
- Low Interest Rates on Loans
- Auto, Personal, Home Equity & Mortgage Loans Available
- Disability & Life Insurance on Loans
- Gap Insurance
- Convenient Loan Payment Options
- FREE Financial Counseling
- "Credit Union By Mail" Envelopes
- Family Memberships & Children's Accounts
- NCUA Insured Accounts to at least \$250,000
- Money Orders
- Electronic Statements



Geneseo Branch:
4621 Millennium Drive | Geneseo, New York 14454
Phone: 585-243-1500 | Fax: 585-243-4143

Dansville Branch:
184 Main St. | Dansville, NY 14437
Phone: 585-335-3216 | Fax: 585-335-6112

Warsaw Branch:
445 North Main St. | Warsaw, NY 14569
Phone: 585-786-0170 | Fax: 585-786-0351

www.GeneseeValleyFCU.com

Auto Loans



**Buy the vehicle you need
with Genesee Valley F.C.U.**



A better way to bank.



OUR LOAN MISSION...

Is to provide the best value to our members by offering outstanding service before, during, and after the loan process. We strive to go above and beyond your expectations. We are proud to provide personal, no pressure, friendly and quick service from our knowledgeable Genesee Valley F.C.U. loan team.

FAST LOAN DECISIONS

There's no "middle man" to deal with at Genesee Valley F.C.U. Members have direct contact with our loan team throughout the loan process. We offer fast loan decisions, and our loan team will work with you personally before, during and after your loan process.

APPLICATION OPTIONS

- Mail in the attached Mini-Application
- Print application from our website: www.GeneseeValleyFCU.com
- Stop in to fill out an application and talk to a professional personally
- Call our Loan-Line at (585) 243-1500 or a branch nearest you.

PAYMENT OPTIONS

Loan payments can be made through payroll deductions. Payroll deductions are encouraged and available to all members.

- Automatically transfer payments from your Genesee Valley F.C.U. account or from another financial institution
- Online payments
- Mail your payment with a coupon from your coupon book

APPLICATION OPTIONS

Loan applications can be printed off the website and sent by U.S. mail, faxed or made in person at any one of our branches. Any member who is at least 18 years of age may apply for a loan.

FINANCING FOR PERSONAL & SMALL BUSINESS VEHICLES

Whether you finally decided to buy the car of your dreams or you need a new truck for your small business, Genesee Valley FCU has the right Auto Loan for you. *We offer our members some of the most competitive rates in the area, and terms up to 72 months for new vehicles.

SECOND CHANCE REFINANCING

If you want to refinance your current auto loan, Genesee Valley FCU may have a loan for you. Talk to one of our loan team members to discuss whether this is the right option for you

NEW & USED VEHICLES

- Motorcycles
- RV's
- Classic Cars (proof of the value is helpful)
- Boats

Other products available for RVs and boats without insurance. See consumer loan brochure or see one of our Loan Officers for more details.

Ask our loan team about loans for vehicles over 10 years old!

* Subject to credit approval. Subject to change.

RATES & TERMS AVAILABLE

BECAUSE LIFE NEVER GOES EXACTLY AS PLANNED...

Genesee Valley Federal Credit Union strives to offer low cost, high value disability and life insurance to our members. We offer disability insurance on our loans to help if you become disabled. If you become disabled while insured, you may be eligible to have your loan payment paid by insurance. Ask one of our loan team members for details. Life insurance is also available to help payoff your loan, in case of death. Don't leave your family with the burden of your debts, ask about low cost life insurance.

DISABILITY & LIFE INSURANCE

Genesee Valley Federal Credit Union strives to offer low cost, high value disability and life insurance to our members. We offer disability insurance on our loans to help if you become disabled. If you become disabled while insured, you may be eligible to have your loan payment paid by insurance. Ask one of our loan team members for details. Life insurance is also available to help pay off your loan in case of death. Don't leave your family with the burden of your debts, ask about low cost life insurance.

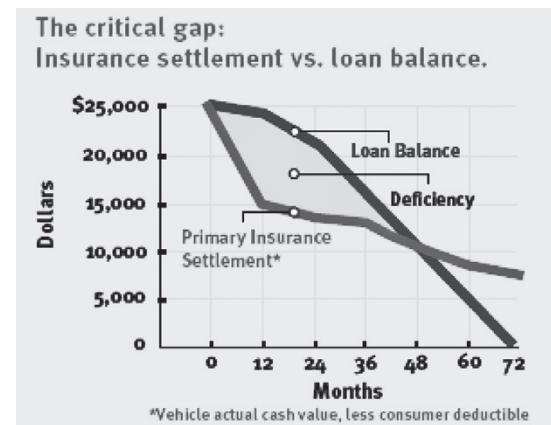
VSI INSURANCE (VENDOR SINGLE INTEREST)

An insurance that protected the credit union when the borrower's primary insurance has lapsed or been cancelled. Please contact the branch for the V.S.I. insurance fee amount that is placed on all auto loans.

GAP INSURANCE

GAP Insurance is, the insurance covering the "gap" between the actual value of your car at the time of the accident and the amount you still owe the finance company -- you could be out thousands of dollars."GAP Insurance" provides you with the peace of mind knowing that a portion of your loan balance will be covered in the event of a total collision loss.

*Subject to credit approval. Subject to change.



Genesee Valley F.C.U. MINI APPLICATION

I am a member

I'm not a member, but eligible

Borrower Information

Name _____

Address _____

City _____ State _____ Zip _____

Years at this address? _____

Social Security # _____

Date of birth ____ / ____ / ____

Phone _____

Work _____ Cell _____

Gross Monthly Income? _____

Or Hourly Rate \$ _____

Hours worked per week _____

Employer Name _____

Years at this Employer _____

Co-Borrower Information (if joint application) on back

Loan Information

Amount Requested _____

Term _____

Loan Purpose _____

(ex. 2001 Dodge Caravan)

All the information on this application is true and complete. You authorize the Credit Union to obtain credit reports in connection with this application or any review, update or collection of the credit received. If you request, the credit union will tell you the name and address of any credit bureaus from which it received a credit report on you. The Credit Union may keep the application whether or not it is approved.

X _____

Borrower