



Refinance Auto Loans Disclosure

A Refinance Auto Loan is defined as follows:

- New vehicle
 - You are the original owner
 - Vehicle is current or prior model year
- Used vehicle
 - Maximum loan amount up to 115% of N.A.D.A. Retail Value or Kelly Blue Book Retail Value, plus tags, title, taxes and extended warranties
 - Vehicles up to 7 model years old
 - Maximum mileage of 100,000
 - Financing up to 84 months based on year of collateral and borrower qualifications, not all borrowers will qualify for the maximum loan or terms; some restrictions apply
- Apple FCU does not finance commercial, salvage, lemon law, delivery, true mileage unknown, water/flood/frame damage, branded title, grey market vehicles, 1+ ton, limousines or taxis.