






May add up to 3 months to term if borrower adds GAP or Warranty
 Up to 6 months if borrower adds both
 Same rate applies, max term 84 months
 Only GAP and Warranty apply for term extension

Genisys Credit Union Program

<p>★ NEW Hours (EST) ★ Monday -Friday: 9:00am - 9:00pm Saturdays: 9:00am – 5:00pm</p> <p><u>Lending Dept / Buyers</u> (800) 521-8440 ext 1285</p> <p>Genisys CU underwriting email for paystubs/upfront docs: indirectlending@genisyscu.org</p>	 <p>Title Address: 2100 EXECUTIVE HILLS BLVD AUBURN HILLS, MI 48326 Phone: (248) 322-9800 ELT Code: LH016302</p> <p>Minimums \$5000 Minimum Total Amount Financed 73-84 month Loans minimum \$25,000</p>	<p>Contact Numbers Underwriting: 800-521-8440 ext 1285 Funding Pending: 1-866-885-6029 opt 1 Client Services: 1-800-407-9985 opt 4</p> <p>**DO NOT MAIL LOAN PACKAGES**</p> <p>Loan Packets: Online: https://crifselectlink.com Email: autoshift@crif.com Fax: 1-866-491-4994</p> <p>Missing Stips/Held Offerings: Online: https://crifselectlink.com Email: stips@crif.com Fax: 1-866-860-6049</p> <p>*Contact Client Services For Online Log In</p>
<p>All applications can be submitted with</p>  <p>and as indicated by lender with</p> 		<p>January 23, 2024 Rates Effective Until Further Notice</p>

Terms	Age of Vehicle	A+ 725+ 100%LTV	A 675-724 100%LTV	B 651-674 100%LTV	C 625-650 Referred	D 581-624 Referred	E 580 & Below Referred
48 Months	2018-2024	6.74	7.74	8.24	11.24	17.74	18.00
	2016-2017	7.79	8.79	9.29	12.04	18.00	18.00
49 to 60 Months	2022-2024	6.74	7.74	8.24	11.24	17.74	18.00
	2020-2021	6.74	7.74	8.24	11.24	17.74	18.00
	2018-2019	6.74	7.74	8.24	11.24	17.74	18.00
61 to 72 Months	2022-2024	6.99	7.99	8.49	11.49	17.74	18.00
	2020-2021	6.99	7.99	8.49	11.49	17.74	18.00
73 to 84 Months	2020-2024	7.49	8.49	N/A	N/A	N/A	N/A

90 Days to First Payment score 675 and above until further notice!

<p><u>DEALER RESERVE FOR ALL TIERS:</u> 1.50% of Total Amount Financed No Fees paid for loan amounts < \$5,000 (90 Day Chargeback)</p>	<p>**Add .35% to rates for all non-members until further notice** (Current member rates displayed)</p>
<p>\$15 Document Automation fee on all funded loans</p>	<p>*Eliminate overnight expenses! Faster Funding! Please contact Client Services @ 800-407-9985 for Electronic Upload option, otherwise use the packet fax or email address listed above</p>

*Credit Union does not finance First-Time Buyers. Member must have at least 1 auto trade line on their credit file for approval.
Maximum LTV OTD with all costs included cannot exceed 125%. Lower LTV maximums may be enforced depending on credit of borrower*:
Program Guidelines:

- **ALL BORROWERS MUST POSSESS A VALID (UNRESTRICTED, NON-TEMPORARY) MICHIGAN DRIVERS LICENSE**
- **Based on MSRP and NADA Retail.** Current model year "Used", and previous model year vehicles unable to value on NADA: <=12,000 miles 90% like invoice, >12,000 miles 80% like invoice.
- **Definition of a Qualifying Credit Bureau:** A credit bureau that consists of a minimum of 4 trade lines. (Non-qualifying trade lines include: student loans, authorized user, derogatory accounts and disputed trade lines.) At least one of the trade lines needs to be 3 years old.
- **Rates** may vary based on risk, structure and state law restrictions. Submissions outside the stated program parameters require specific approval from Lender and may be subject to increased rates. Rate determined using Experian Vantage Score 4.0
- **Older Vehicle Loans** – Approved on an individual basis, approvals may be subject to increased rates.
- **Maximum Mileage** - Vehicles with more than 125,000 miles will be considered on an individual basis.
- **Excluded Vehicles** – All commercial vehicles, conversion vans, and salvage or rebuild titles are excluded from this program.
- **Excluded Loans** – No third party purchases, verified through the multi-car check.
- **Proof of income** – May be required for FICO Scores < 725

Backend / Products:

- **Warranty** - \$5,000 maximum, up to 20% of MSRP or NADA Retail Value, whichever is less. Maintenance Agreements may be included in the total amount allowed; agreements must have the option to be cancelled at any time. Exceptions considered on an individual basis, please submit request prior to funding.
- **GAP Insurance** – Maximum cost is \$1200 - a copy of the GAP contract must be included with funding packet.
- **Acceptable adds include (can be added to the approval amount, unless stated otherwise):** dealer handling, taxes, title, filing fees, licensing, mechanical breakdown warranty (within limits specified herein), approved GAP coverage, credit life and accident, health insurance, as well as Secure Pay Plus (See list below for participating credit unions).

ANY ADD OUTSIDE THESE GUIDELINES MUST GET PRIOR APPROVAL BEFORE FUNDING. IF PRIOR APPROVAL IS NOT RECEIVED, YOU MAY NOT BE FUNDED ON THE DEAL.

*Genisys monitors for compliance, including fair lending. Dealers must never engage in unfair, deceptive or abusive acts and practices (UDAAP) during any aspect of the transaction. Fair lending and UDAAP concerns could lead to termination of your Dealer Agreement.

Credit applications must include MSRP on new, complete equipment lists on used, and total of taxes

Credit Union	Deposit Requirement	Eligibility
GENISYS CU	None	Anyone who lives, works, or worships in the State of Michigan.

For additional information, please contact your Dealer Representative Michael Graham (419) 376-9369 (m.graham@crif.com) or your Business Development Manager Benny McCray (407)-902-5462 (b.mccray@crif.com) Refer to the Credit Decision Callback for Final Approved Structure and Buy-rate