

ReadyLOAN Check

msufcu ReadyLOAN
MEMBER'S CHOICE CHECK

MEMBER'S NAME _____ NO. 74-7966
MSUFCU ACCOUNT # _____ 2724
NOT TO EXCEED \$ _____ VOID AFTER _____

Dealer/Seller: Do not accept loan check if instructions are missing.
DEALER/SELLER MUST CONFIRM VEHICLE INFORMATION WITH VIN
OR THE READYLOAN CHECK CAN BE RETURNED UNPAID.

I would like to purchase optional consumer GAP and add \$495 to my loan balance. LifePlus LifePlus + Disability
I would like to add optional Debt Protection to my loan. LifePlus + Disability + Involuntary Unemployment

To be eligible for Disability or Involuntary Unemployment you must be actively working, for wages or profit, 25 hours or more per week when the contract is signed. Yes No

Are you actively working 25 hours or more per week? Yes No

| YEAR | MAKE | MODEL | TRIM | COLOR | VIN/LEAGE |
|------|------|-------|------|-------|-----------|
| | | | | | |

Dealer/Seller's Phone Number () _____ TERM _____ months / / Date of Purchase _____

Pay to the order of _____ \$ _____
AUTHORIZED DEALER/SELLER _____ DOLLARS

MEMBER SIGNATURE _____ AUTHORIZED CREDIT UNION SIGNATURE _____

What is a ReadyLoan Check?

A ReadyLoan Check — a blank check valid for 30 days, up to your preapproved loan amount — is all you need to purchase your next vehicle or motorcycle over 600cc from a dealer or private seller.¹ Simply fill out the check and hand it to the seller when you find your vehicle.

What can you include on a ReadyLoan Check?

- Vehicle price
- Title
- Tax
- Guaranteed Asset Protection (GAP)²
- Warranty costs
- Debt Protection³

What happens next?

When you find the vehicle that's right for you, you'll fill out your ReadyLoan Check and hand it to the seller. Once the seller cashes the check, your loan will be disbursed. You'll see it on your account summary in ComputerLine® and on the MSUFCU Mobile app.

What about GAP and Debt Protection?

You can add your purchase of optional GAP and/or Debt Protection right to your ReadyLoan Check —just check the appropriate boxes, and MSUFCU will handle the rest!

Learn more at msufcu.org.

Your ReadyLoan Check will give you the confidence that comes with knowing how much you can afford and the flexibility to get your next vehicle whenever you're ready.

Ready to apply?

msufcu.org/vehicleloans | 800-678-4968 | Visit a branch

¹ ReadyLoan Checks are not to be used for the purchase of recreational vehicles, boats, motorsport, or commercial vehicles. ² Your purchase of MEMBER'S CHOICE™ Guaranteed Asset Protection (GAP), which includes deductible assistance, is optional and will not affect your application for credit or the terms of any credit agreement you have with MSUFCU. Certain eligibility requirements, conditions, and exclusions may apply. You will receive the contract before you are required to pay for GAP. You should carefully read the contract for a full explanation of the terms. If you choose GAP, adding the GAP fee to your loan amount will increase the cost of GAP. You may cancel GAP at any time. If you cancel GAP within 90 days you will receive a full refund of any fee paid. ³ Your purchase of Debt Protection is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative or refer to the Member Agreement for a full explanation of the terms of Debt Protection. You may cancel the protection at any time. If you cancel protection within 30 days, you will receive a full refund of any fee paid. DP, GAP-4604156.1-0322-0424.

Specific features, rates, and fees of Credit Union services are subject to change without notice.