## **AUTO LOAN CHECKLIST**

## **PRIVATE SALE**

Items Needed
Proof of income – paystub (2), W-2, or complete income tax return from prior year
Bill of Sale from person selling vehicle
Insurance Binder listing NRFCU as loss payee, effective day of loan signing: (fax to Erie Ave: 716-694-6066 or Amherst: 716-389-0694)  Niagara Regional FCU  1285 Erie Avenue  North Tonawanda, NY 14120
Copy of Title
Lien Release (if listed on title)
\$12.00 for lien processing

It is in your best interest to keep your payments on time, every month.

Failure to do so may result in your vehicle being repossessed and additional collection charges added to your loan balance. The Credit Union's repossession fees begin at \$625 and can go higher depending on the daily storage fees.

Member Initial

