

## VEHICLE LOAN

### Guidelines:

- Maximum age of vehicle 15 years.
- 150,000 maximum mileage.
- Rates will vary based on model year, trim, credit score, and loan amount.

### Refinance:

- Provide a copy of current registration (not expired).
- Provide lienholder information – Lienholder name, payoff address, phone number, daily per diem, and account number.
- Appointment required at BECU (Washington state only).
- Additional documentation may be required depending on the specific loan requested.

### Dealer Purchase:

- Provide a copy of the purchase order signed by all borrower(s) and dealer.
- Provide a copy of the dealer invoice on new vehicles.
- Additional documentation may be required depending on the specific loan requested.
- Visit any participating BECU dealership partner and they will complete the loan paperwork on your behalf ([becu.cudlautosmart.com/](http://becu.cudlautosmart.com/))

### Member Next Steps

Use one of the following methods to send the required documentation to our Consumer Loan Processing team:

#### Fax:

Return documents to BECU by fax at **206-439-5812**.

#### Secure Email:

Please be advised that BECU does not consider email as a secure method for sending confidential or private information. For a secure email option, please send a request to [consumerloanproduction@becu.org](mailto:consumerloanproduction@becu.org) before returning your documents to BECU by email. BECU will respond with an email containing a secure email link. Attached documents sent through the secured email option must be received as a PDF or JPG file.

### BECU Next Steps

A loan processor will reach out to you within 24-48 business hours after receipt of the documentation. A loan processor will schedule your signing appointment as soon as all required documents are received. Appointments will be scheduled during the hours of 9:30 a.m. to 5 p.m. Monday through Friday, and 9:30 a.m. to 12 p.m. on Saturday.

### Private Seller Purchase:

- Provide a copy of current registration (not expired).
- Provide the bill of sale signed by all borrower(s) and all seller(s).
- Provide lienholder information – Lienholder name, payoff address, phone number, daily per diem, and account number.
- If collateral is free and clear: Provide free and clear title for vehicle.
- Appointment required at BECU (Washington state only).
- Additional documentation may be required depending on the specific loan requested.

### Auto Lease Buyout:

- Provide a copy of current registration (not expired).
- Provide a lease buyout packet from lessor.
- Additional documentation may be required depending on the specific loan requested.
- All signing appointments will be scheduled through a BECU loan processor (Washington state only).