



Auto Loans

*Low-rates, flexible terms, and
a variety of payment options*

What You Need to Apply for an Auto Loan

- 1 Valid Government Issued Photo ID
- 2 Valid Auto Insurance
- 3 Most Current Paystub (if requested)

Additional items maybe required depending on the type of auto purchase. For a full list of items, go to kpcu.com/auto.

Apply Today! Online at kpcu.com/apply, call our Contact Center at **(888) 255-3637**, or visit any KeyPoint branch.

All loans subject to credit approval. Rate is based on credit worthiness and other factors, and may be higher than the rate shown. Rates and terms subject to change without notice.

Contact Center: (888) 255-3637
2805 Bowers Avenue, Santa Clara CA 95051
kpcu.com



REV0519



KEYPOINT
CREDIT UNION
Next Generation Neighborhood Banking

KeyPoint Credit Union makes auto loans simple and affordable. We have some of the lowest rates and fees in the industry:

- Low-rate loans for new and used autos, trucks, motorcycles, boats and RVs
- Up to 100% financing of retail value, including tax, license, document fees and service maintenance contracts, on approved credit
- Apply for an auto loan online, in a branch, on the telephone or with our mobile app
- No payments for the first 90 days

Auto Refinancing

Refinance the auto loan you have with another institution and lower your payments:

- Terms up to 84 months
- Your loan amount will be based on your credit worthiness and the Kelly Blue Book auto value

Starting Point

The Starting Point program is designed for those who are new to the country, a recent college graduate, or rebuilding credit. It can help you get your first auto loan and build credit for a successful financial future.

Payment Options

- **Skip a Pay:** you can move back one qualifying monthly payment*
- **Quick Pay:** Avoid late charges by calling our telephone center at (888) 255-3637 when you need to make an immediate payment

*Fee of \$35 applies. Your loan must be one year old and all of your payments must be up to date to participate in the Skip a Pay Program. All skipped payments must be made up. You may only participate in the Payment Holiday Program once every 12 months. Assuming you make only minimum payment(s), skipping payments will delay the payoff of the loan(s) and result in additional finance charges. Payments may not be skipped on any new loan. Loan must be contractually up to date as of the date of this agreement. Except for payment schedule, all terms of your loan agreement(s) remain the same. Having any accounts with a negative balance makes you ineligible for the Skip a Pay Program. Offer subject to change without notice. Certain restrictions apply.

View rates at **kpcu.com/auto**

