BUFFALO METROPOLITAN FEDERAL CREDIT UNION

VEHICLE LOAN CHECKLIST

Refinance:

- ❒ **10 Day Payoff Statement that includes the following**:
  - Name of current lienholder
  - Account number
  - Payoff address
  - Payoff amount including per diem amount.
  - Vehicle Information (Year, Make, Model, VIN)
- ❒ **Copy of front and back of the Title (submit with application) & the original title upon Approval.**
- ❒ **Copy of NYS ID** (All Applicants)
- ❒ **Proof of Income** must be submitted for any income you wish for us to consider:
  - **Employed:** Two **(2)** most recent pay stubs from your current employer
  - **Social Security or retirement income:** bank or benefits statement if you do not have full direct deposit to BMFCU
  - **Self-employed:** copies of Two **(2) most recent yearsô** tax returns showing adjusted gross income
- ❒ **$20.00 Loan Processing Fee**
- ❒ **Insurance Binder-** Must list **Comprehensive & Collision** deductibles & Buffalo Metropolitan Federal Credit Union as **lienholder.** (Address Listed Below)
- ❒ **Diagnostic Report-(Required if vehicle is 3+ years old or over 30,000 miles)** A diagnostic check can be performed by most dealerships, auto parts stores **(Auto Zone & Pep Boys typically do not charge)** & repair shops that are able to print the results. A diagnostic check is a scan performed on your vehicle to look for any major existing issues & only takes a few minutes to complete.

Scan and select Application Status to check your application progress, upload documents, or send a message to our loan team.
Select New Member Account to open your account and become a member today!

Address: 62 S Elmwood Ave., Buffalo N.Y. 14202
Phone: 716-847-6960
Fax: 716-847-6996