

DEBT RESTRUCTURE LOAN

Let us help you free up money and reduce your debt burden.

- Consolidate** unsecured credit cards or installment loans.
- Reduce monthly payments** to free up your cash flow.
- Eliminate high-interest debt.**
- Pay off debts** in a more timely manner.
- Improve your credit rating.**



Rate as of 4/1/2024

STEPS TO APPLY

- 1 Fill out a Loan Application (first-time borrower) or Loan Request Form (established borrower).*
- 2 Fill out a Used Vehicle Worksheet** found on our website at lexpccu.com or available from a teller.
- 3 Provide your last two pay stubs as proof of income.
- 4 You can apply online without being a member and join if your loan is approved.

* Terms and conditions apply. Loan Special subject to change without notice.

** Applications, worksheets, and interest rate pricing tiers can be found at LexPCCU.com or by calling (859) 252-5151. A \$50 loan processing fee and \$22 lien filing fee will be added to the loan. Full coverage insurance will need to be maintained for the duration of the loan.

Application

Married Applicants: May apply for a separate account.

Individual Credit: You must complete the **Applicant** section about yourself and the **Other** section about your spouse if:

1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),
2. your spouse will use the account, or
3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the **Other** section to the extent possible about the person on whose payments you are relying.

Joint Credit: Each Applicant must **individually** complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

Guarantor: Complete the **Other** section if you are a guarantor on an account/loan.

LOANLINER Account/Loan:

(Including ATM/Debit Card Access to the Account if Available)

Amount Requested \$

Purpose/Collateral:

Repayment:

PAYMENT PROTECTION Are you interested in having your loan protected? **Yes No**

If you answer "yes", then the credit union will disclose the cost of this voluntary payment protection to you. A separate election which discloses the terms and conditions must be signed for protection to be effective.

APPLICANT		
NAME		
MOTHER'S MAIDEN NAME	ACCOUNT NUMBER	
SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER/STATE	
AGES OF DEPENDENTS	EMAIL ADDRESS	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.
PRESENT ADDRESS	OWN	RENT
	LENGTH AT RESIDENCE	
PREVIOUS ADDRESS	LENGTH AT RESIDENCE	
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARITAL STATUS:		
EMPLOYMENT/INCOME	\$	PER
NAME AND ADDRESS OF EMPLOYER		
TITLE/GRADE	START DATE	HOURS AT WORK
SUPERVISOR'S NAME	IF SELF EMPLOYED, TYPE OF BUSINESS	
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
OTHER INCOME		
\$	PER	SOURCE
\$	PER	SOURCE
\$	PER	SOURCE
\$	PER	SOURCE
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR?		
WHERE	ENDING/SEPARATION DATE	
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS	STARTING DATE	
	ENDING DATE	
REFERENCE		
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		
RELATIONSHIP		
HOME PHONE		

OTHER		
NAME		
MOTHER'S MAIDEN NAME	ACCOUNT NUMBER	
SOCIAL SECURITY NUMBER	DRIVER'S LICENSE NUMBER/STATE	
AGES OF DEPENDENTS	EMAIL ADDRESS	
BIRTH DATE	HOME PHONE	BUSINESS PHONE/EXT.
PRESENT ADDRESS	OWN	RENT
	LENGTH AT RESIDENCE	
PREVIOUS ADDRESS	LENGTH AT RESIDENCE	
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: MARITAL STATUS:		
EMPLOYMENT/INCOME	\$	PER
NAME AND ADDRESS OF EMPLOYER		
TITLE/GRADE	START DATE	HOURS AT WORK
SUPERVISOR'S NAME	IF SELF EMPLOYED, TYPE OF BUSINESS	
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
OTHER INCOME		
\$	PER	SOURCE
\$	PER	SOURCE
\$	PER	SOURCE
\$	PER	SOURCE
MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR?		
WHERE	ENDING/SEPARATION DATE	
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS	STARTING DATE	
	ENDING DATE	
REFERENCE		
NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU		
RELATIONSHIP		
HOME PHONE		

LOAN ADDENDUM

LOANLINER

INSTRUCTIONS This addendum is incorporated into and becomes a part of your LOANLINER® Credit Agreement. Please keep this attached to your LOANLINER® Credit Agreement. The Annual Percentage Rates (APR), corresponding daily rates and loan to value for each loan sub account are shown below. Payment and due date will be determined at the time of loan and disclosed on the Loan & Security Agreement & Disclosure Statement. Other charges that may be imposed are also shown below (i.e., late charges, filing fees, collection costs).

EFFECTIVE DATE	REPLACES ADDENDUM DATED	PLAN NUMBER
3/1/2024	6/1/2023	

BASE RATE PRICING TIERS (Based upon Credit Bureau Score)

CREDIT SCORE	CREDIT UNION GRADE	RATE STRUCTURE	SIGNATURE CREDIT LIMIT
720 or Higher	A+	Base Rate -.50%	Up to \$15,000
680-719	A	Base Rate	Up to \$10,000
640-679	B	Base Rate + 3.00%	Up to \$7,500
600-639	C	Base Rate + 7.00%	Up to \$4,000
Less than 600	D	Base Rate + 10.00%	Up to \$2,500

LOAN TYPE	LOAN TO VALUE	DAILY PERIODIC RATE	ANNUAL PERCENTAGE BASE RATE
SIGNATURE/CO-SIGNOR		.0274%	10.00% APR Base Rate
SIGNATURE LOAN SPECIAL	Not Rate Priced	.0192%	7% APR
EZ LOAN	Not Rate Priced	.0767%	24.00% APR
SHARE SECURED	Not Rate Priced	.0096%	3.5% APR
NEW AUTO/MOTORCYCLE	100%	.0144% .0171%	5.24% APR Base Rate for 60 Mos. 6.24% APR Base Rate for 61 to 84 Mos.
USED AUTO/MOTORCYCLE			
2014 to 2024	100% NADA Retail	.0144% .0171%	5.24% APR Base Rate for 60 Mos. 6.24% APR Base Rate for 61 to 84 Mos.
2013 and older	80% NADA Retail	.0144%	5.24% APR Base Rate for 60 Mos. Only
DEBT RESTRUCTURE <i>Used Vehicle Loan (no cash out)</i>	up to 125% NADA Retail	.0171%	6.24% APR Base Rate
NEW BOAT/RV/CAMPER/ATV <i>The loan term is based on the value</i>	100%		
\$10,000 or Less up to 60 Months (A+-D)		.0171%	6.24% APR Base Rate
\$10,001 to \$15,000 up to 60 (A+-C)		.0171%	6.24% APR Base Rate
\$10,001 to \$15,000 up to 84 Months (A+-C)		.0192%	6.99% APR Base Rate
\$15,001 and Over up to 60 Months (A+-B)		.0171%	6.24% APR Base Rate
\$15,001 and Over for 61 to 84 Months (A+-B)		.0192%	6.99% APR Base Rate
\$15,001 and Over for 85 to 120 Months (A+-B)		.0212%	7.74% APR Base Rate
USED BOAT/RV/CAMPER/ATV <i>The loan term is based on year and value</i>			
\$10,000 or Less up to 60 Months (A+-D)		.0198%	7.24% APR Base Rate
\$10,001 to \$15,000 up to 60 (A+-C)		.0198%	7.24% APR Base Rate
\$10,001 to \$15,000 up to 84 Months (A+-C)		.0219%	7.99% APR Base Rate
\$15,001 and Over up to 60 Months (A+-B)		.0198%	7.24% APR Base Rate
\$15,001 and Over for 61 to 84 Months (A+-B)		.0219%	7.99% APR Base Rate
\$15,001 and Over for 85 to 120 Months (A+-B)		.0239%	8.74% APR Base Rate

ABOVE APR RATES DO NOT INCLUDE THE LOAN PROCESSING FEE OF \$50.

EZ Loan Application Fee: \$20

Gap Insurance: Starting at \$575 (offered on most secured loans)

Filing Fee: \$22 (secured loans only)

Late Payment Fee: \$20 (after five-day grace period)

Applicant Signature	Witness Signature	Date
Co-Applicant Signature	Witness Signature	Date



USED VEHICLE INFORMATION WORKSHEET

AUTO/BOAT/CAMPER/MOTORCYCLE/ATV

YEAR	MAKE	MODEL
VIN/SERIAL	CYLINDERS	MILEAGE
MILEAGE ALTERED OR ADJUSTED		IF YES, PLEASE EXPLAIN
Yes or No		

BODY STYLE

- 2-Door
 - 4-Door
 - Hatchback
 - Other (describe)
-

RADIO

- AM/FM
- AM/FM/Tape
- AM/FM/CD
- Bose Stereo System

AIR CONDITIONING

- Factory
- Installed

WHEELS

- Standard
- Chrome
- Alloy

TOP

- Vinyl
- Sunroof
- T-Tops
- Convertible

INTERIOR

- Vinyl
- Cloth
- Leather

TRANSMISSION

- Manual
- Automatic

OPTIONS

- Power Steering
- Power Seat(s)
- Power Windows
- Tilt Wheel
- Rear Entertainment

- Cruise Control
- Rear Defroster
- Luggage Rack
- 4-Wheel Drive
- Theft Recovery System
- Snow Plow
- Rear Bucket Seats
- Auxiliary Fuel Tank
- Roll Bar
- Bed Liner
- Bed Liner-Spray On
- Running Boards
- Fiberglass Cab
- Towing/Camper Package
- Winch

ADDITIONAL OPTIONS

SELLER'S NAME		SELLER'S ADDRESS	
SELLER'S PHONE			
Home	Cell	Work	
FINANCIAL LIEN HOLDER'S NAME		FINANCIAL LIEN HOLDER'S ADDRESS	
FINANCIAL LIEN HOLDER'S PHONE			
Home	Cell	Work	
MEMBER NAME	MEMBER NUMBER	BORROWING AMOUNT	