



FIRST-TIME AUTO BUYER

We realize that it can be difficult to get approved for a loan of any kind without much employment or credit history. We don't think those factors should prevent anyone from getting the best service, rates, and incentives! 3Rivers offers a first-time auto buyer program that makes it easier for those with no prior auto loan history to get approved.

WHAT DO THEY NEED TO QUALIFY?

- Be a current member or eligible to become one
- 18 years of age or older
- Have a state-issued driver's license
- Minimum of at least 10 months at current employer
- Proof of income required (2 most recent paystubs)
- \$1,000 minimum monthly discretionary income
- No derogatory credit history
- No credit history of financing an auto
- \$5,000 minimum loan amount
- Minimum 10% cash down payment.
- If applicant scores 90% or above on the First-Time Auto Buyer Quiz, the vehicle loan titling fee will be waived. Learn more at www.3riversfcu.org/starthere



Federally insured by the NCUA.

3riversfcu.org

800.825.3641