

Of  
Interest...

# First Time Auto Buyers

[[www.qualstarcu.com/auto-loans](http://www.qualstarcu.com/auto-loans)]



Scan for Rates

## When you're buying your first car, it makes sense to choose a lender with your best interest in mind.

We're here to do just that. Your first car is a big purchase, and our First Time Auto Buyer Program is designed to make sure you understand the process from start to finish. We take into consideration your limited (or lack of) credit history, and use more specific loan guidelines than just a credit score to approve these loans - such as:

- Minimum 1-year employment history with income verification
- No previous late payments on any credit accounts
- Two (2) personal references & proof of insurance required
- Maximum loan amount is 6 times monthly income, or \$25,000 (whichever is less)
- Maximum amount financed is 110% of the car's value

### More Qualstar Auto Loan Benefits:

- **GAP Coverage** - If your car is stolen or totaled, you might have to come up with a substantial amount out of your own pocket unless you have Guaranteed Asset Protection (GAP) Coverage, which pays the difference between what your insurance covers and the loan balance (up to 125% value), in addition to \$1000 of your deductible if there is a "gap" after the primary settlement is paid, and up to \$1000 toward the purchase of a replacement auto. **All for only a one-time cost of \$375.00, which can be hundreds less than the dealership!**
- **Auto Insurance Discounts** - Through our partnership with **TruStage**, you could qualify for a discount and set-up automatic monthly payments directly from your account.

Additional Info: \_\_\_\_\_

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There are a few simple ways to apply...

- Log-in to **Mobile Banking** or (desktop) **Home Banking** to apply online, or
- Complete the mini application below, or
- Call us at **1-800-848-0018**, or
- Visit any of our **branch locations**.

**QUALSTAR**<sup>®</sup>  
CREDIT UNION

**1-800-848-0018**  
**www.qualstarcu.com**

**NCUA** Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration.

06/2019



YES, I'd like to apply for a loan to purchase my first car!

Member Name: \_\_\_\_\_ Account #: \_\_\_\_\_

Daytime Phone #: \_\_\_\_\_ Email: \_\_\_\_\_ Best Time to Call: \_\_\_\_\_

I authorize Qualstar Credit Union to proceed with an application for the auto loan I have chosen above. I understand that my credit will be run in order to determine final approval and I may need to provide additional information to complete the application.

Member Signature

Date