

## Loan Instructions to Members

- **Sign and submit** the check to the person or firm to whom it is payable. Remember to sign the reverse side as well and please do not alter the check.
- Shares pledged as collateral continue to earn dividends, and the share balance may never be less than the outstanding loan balance.
- Interest is charged on the loan as of the date on the Promissory Note, not the date the check is cashed.
- No coupon books are issued. You are responsible for ensuring that payments are received by the due date.
- For questions, please call:
  - ▶ Toll-free in the U.S. at 1-888-842-6328
  - ▶ Toll-free numbers overseas vary by country; however, the final 11 digits will be 800-0-842-6328. For a complete listing, visit [navyfederal.org](https://navyfederal.org).
  - ▶ Collect internationally at 1-703-255-8837

### Additional Instructions for Loans Secured by Vehicles, Motorcycles, Motor Homes, Trailers, Recreational Vehicles, Aircraft, or Boats

The loan cannot be used to purchase commercial/business purpose vehicles (including vehicles used for hire or taxi services), recreational vehicles, airplanes, ATV/mopeds, jet skis, snowmobiles, or classic/antique cars. Ask to see a copy of the title to avoid purchasing a vehicle that has been branded as salvaged, lemon refurbished, or rebuilt.

If you have not done so already, please contact Navy Federal to provide your identification number(s) for the collateral securing your loan.

- Autos, motorcycles, motor homes, and trailers have vehicle identification numbers (VINs).
- Recreational vehicles, including ATVs and campers that must be pulled by another vehicle, have serial numbers.
- Boats/watercraft have hull numbers; aircraft have N-numbers.

Financing is available on boats and recreational vehicles used for recreational purposes only.

### Title and Lien Recording Directions

As part of the loan agreement, please provide the Certificate of Title or other proof of ownership reflecting Navy Federal as **first lien holder** within three months. If the lien-recorded title is not received within three months, Navy Federal may convert this loan's APR to Navy Federal's prevailing unsecured personal loan rate and can increase the monthly payment. **See additional guidance on the back.**

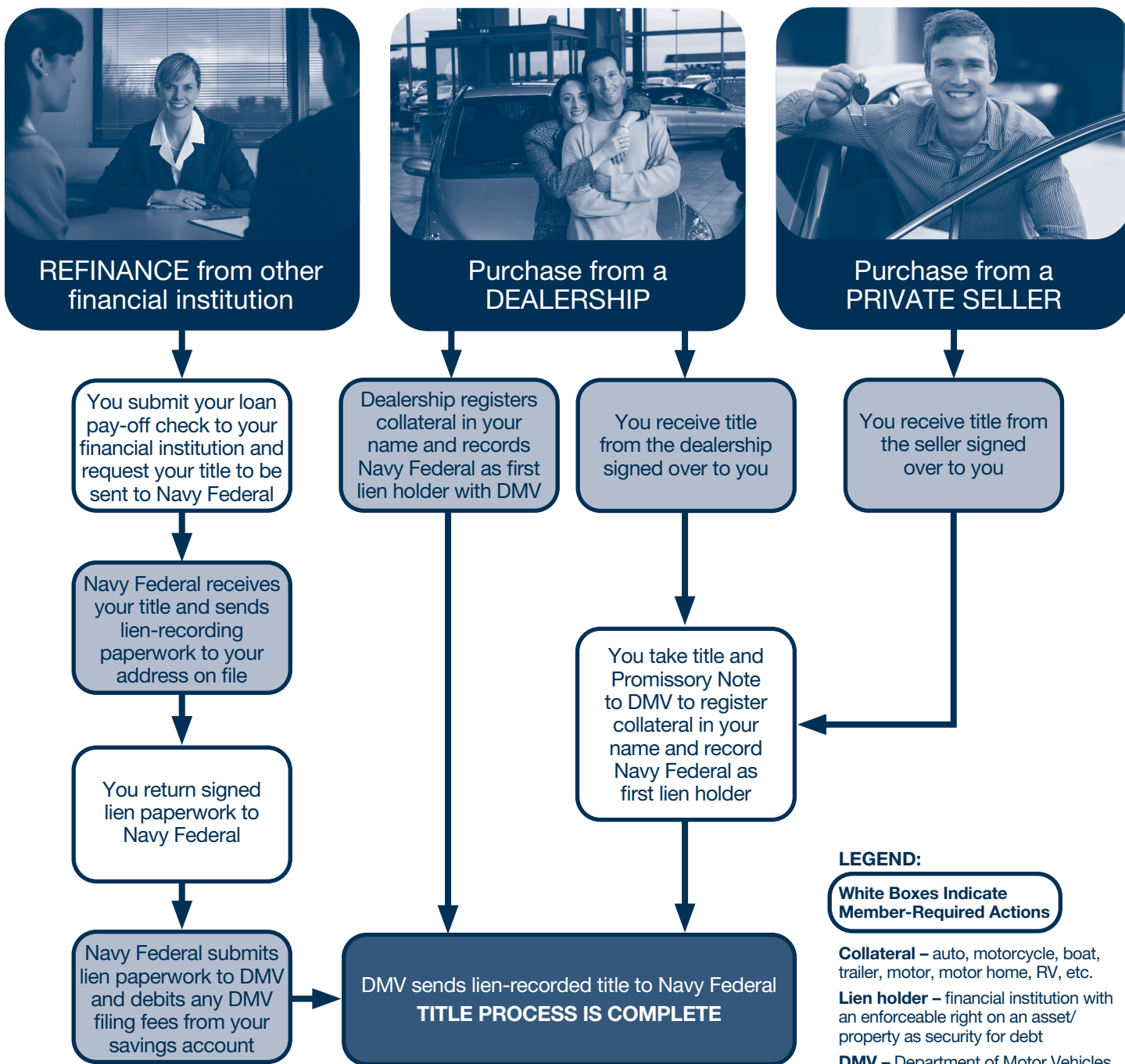
- **If you purchased from a dealer**, the dealer may submit your title paperwork to your local DMV on your behalf. Instruct your dealer to record Navy Federal as first lien holder. Our address should be listed as: **Navy Federal Credit Union, PO Box 25109, Lehigh Valley, PA 18002-5109.**
- **If you purchased from a private seller or the dealer did not submit your title paperwork on your behalf**, it is your responsibility to register the vehicle in your name and record Navy Federal as first lien holder. Please take your title and a copy of your Promissory Note to your local DMV and instruct the DMV to send your title with Navy Federal listed as first lien holder to **Navy Federal Credit Union, PO Box 25109, Lehigh Valley, PA 18002-5109.**
- **If you refinanced your vehicle from another financial institution to Navy Federal**, please contact your previous financial institution to verify the title was mailed to **Navy Federal Credit Union, PO Box 25109, Lehigh Valley, PA 18002-5109.**
- **If you refinanced an existing Navy Federal vehicle loan**, our security interest will be retained. Please ensure that Navy Federal has a lien-recorded title on file for your original loan and Navy Federal's existing lien will remain and apply to your new loan.

Collateral Located in U.S.	Document Required by Navy Federal
New or Used Vehicle	State-Issued Certificate of Title
Boat, Trailer, Motor	State-Issued Certificate of Title
Collateral Titled in KY, MD, MN, MT, NY, & OK	Security Interest Filing (SIF) or Copy of Title
Vessel/Boat Registered with U.S. Coast Guard	Copy of Preferred Ship Mortgage or Abstract of Title
Collateral Registered but Not Titled Due to State Regulation	Copy of State-Issued Registration or Copy of Bill of Sale
Aircraft	Copy of FAA Registration

- **Overseas Requirements:** If the vehicle is overseas, please forward a copy of the military registration, foreign registration, bill of sale, or Manufacturer's Statement of Origin (MSO). Mail the copy in the enclosed green envelope, send an email to [titles@navyfederal.org](mailto:titles@navyfederal.org), or fax to 703-255-7975 or 703-206-4400.
- Please do NOT send payments or deposits to the Lehigh Valley, PA address.
- At least one borrower's name on the Promissory Note/loan is required to appear on the Certificate of Title (or proof of ownership).
- If Navy Federal exercises its right to file for the lien-recorded title, filing fees will be debited from the borrower's savings account.
- **To sell, trade, or dispose of any collateral without consent of Navy Federal** is in direct violation of your contract.
- **Instruct your insurance company to list Navy Federal Credit Union as loss payee on your collision and comprehensive policy.** The acceptable deductible is \$1,000 or less.

**Please use Navy Federal Credit Union's lien holder code if registering in one of the following states:**

AZ E00074332	NC 30958056
AR 1927	NE 10264578
CA W33	NH 13
CO E5301167050001	NJ 597338238180020
FL 205930786	NV NA0004
GA 001100781442	NY 77927
HI NAV	OH E00189
IA 530116705	OR 6049513
ID 530116705	PA 53-011670501
IN 5301167050001	SC 14499500
LA EMNB	SD 530116705
MA C02299	TX 53011670500
MD 6803	VA ELT45
MI LH056344	WA NFU
MS 90016287600	WI 44174
MT 530116705	WV E01121WV



- Visit your state DMV website to view state-specific requirements and fees. If Navy Federal exercises its right to file for the lien-recorded title, filing fees will be debited from your savings account.
- Lien-recorded titles should be forwarded to Navy Federal Credit Union, PO Box 25109, Lehigh Valley, PA 18002-5109.
- If the lien-recorded title is not received within 30 days, Navy Federal will notify you at your address on file. Contact your dealership, financial institution, or DMV to confirm your title has been forwarded to Navy Federal. If it's been more than 60 days since your loan booked and there are issues with obtaining your title, please contact us and advise us of the issues and the steps you have taken.
- If the lien-recorded title is not received within three months, Navy Federal may convert this loan's APR to Navy Federal's prevailing unsecured personal loan rate and can increase the monthly payment.