



## LOAN INSTRUCTIONS

### Important Things to Note

- Interest is charged on the loan as of the date on the Note and it accrues daily.
- Your loans with First Californian (Credit Union) are cross-collateralized, which means that any collateral you pledged to the Credit Union for one loan also secures other accounts and loans with the Credit Union, even if they are on other accounts on which you are a signer.
- You are responsible for ensuring that payments are made by the due date. If there is an issue with your automatic payment or payroll deduction, contact the Credit Union as soon as possible.
- To sell, trade, or dispose of any collateral without First Californian's consent is a direct violation of your contract.

### Instructions for Loans Secured by Autos and Recreational Vehicles

Before you buy, ask your seller or dealer to provide you with a copy of the title to confirm that the vehicle has a clean title. The Credit Union has separate lending guidelines for vehicles that have been branded as salvaged, lemon refurbished, or rebuilt.

### How is Collateral Identified?

- Autos and recreational vehicles, including motor homes and trailers, have vehicle identification numbers (VINs).
- Some types of recreational vehicles use serial numbers, such as ATVs.
- Boats and other watercrafts have hull numbers.

### Title Perfection and Other Instructions

As part of your loan agreement, you must provide the Certificate of Title *reflecting American United FCU as lienholder* within 90 days. If the title is not received within 90 days, the Credit Union may take the necessary steps required to title the vehicle on your behalf, including taking the funds for titling and registration fees from your loan's principal balance. *See additional guidance on the back.*

If you *purchased from a dealership*, the dealer typically submits the title paperwork to the DMV on your behalf. To know if they will do so, dealers will often list taxes and licensing fees in the Purchase Order. Instruct the dealer to record American United FCU as lienholder. Our address should be listed as: Electronic Lien code is "FGD" **American United Federal Credit Union, 47993 Morongo Trl Ste 101, Cabazon, CA 92230.**

If you *purchased from a private seller* or the dealer did not submit your title paperwork on your behalf (i.e., the dealer is located outside of the state in which you reside), *it is your responsibility to register the vehicle in your name and record American United FCU as lienholder.* Please mail the title to the Credit Union for title processing or you may also personally take the original title, and Bill of Sale, to your local DMV and instruct the DMV to mail the perfected title to the Credit Union at **47993 Morongo Trl Ste 101, Cabazon, CA 92230.** *The DMV may require you to pay taxes and licensing fees and/or obtain a VIN Inspection to complete title processing.*

If you *refinanced your vehicle from another financial institution to American United*, please contact your previous financial institution to verify the title was mailed to the Credit Union.

At least one of the borrower's names on the Note must appear on the Certificate of Title.

***Note: Boats and other watercrafts are often titled separately from their motors and the trailer used to transport them. Confirm with the dealer or private seller that all titles required to secure your boat loan are provided to American United FCU.***

Instruct your insurance company to list American United FCU P.O. Box 1030, West Jordan, UT 84084 as loss payee on your policy. The deductible should be \$1,000 or less.

### Loan Payoff

There are no prepayment penalties on your loan. Once it's paid off, the Title Department will either mail you the paper title with the lien released or if it's an electronic title, we will release the lien through the DMV directly and they will mail you a free and clear paper title to the address on file.

**For Questions, please contact us:**

**Toll Free: 877-992-8663**

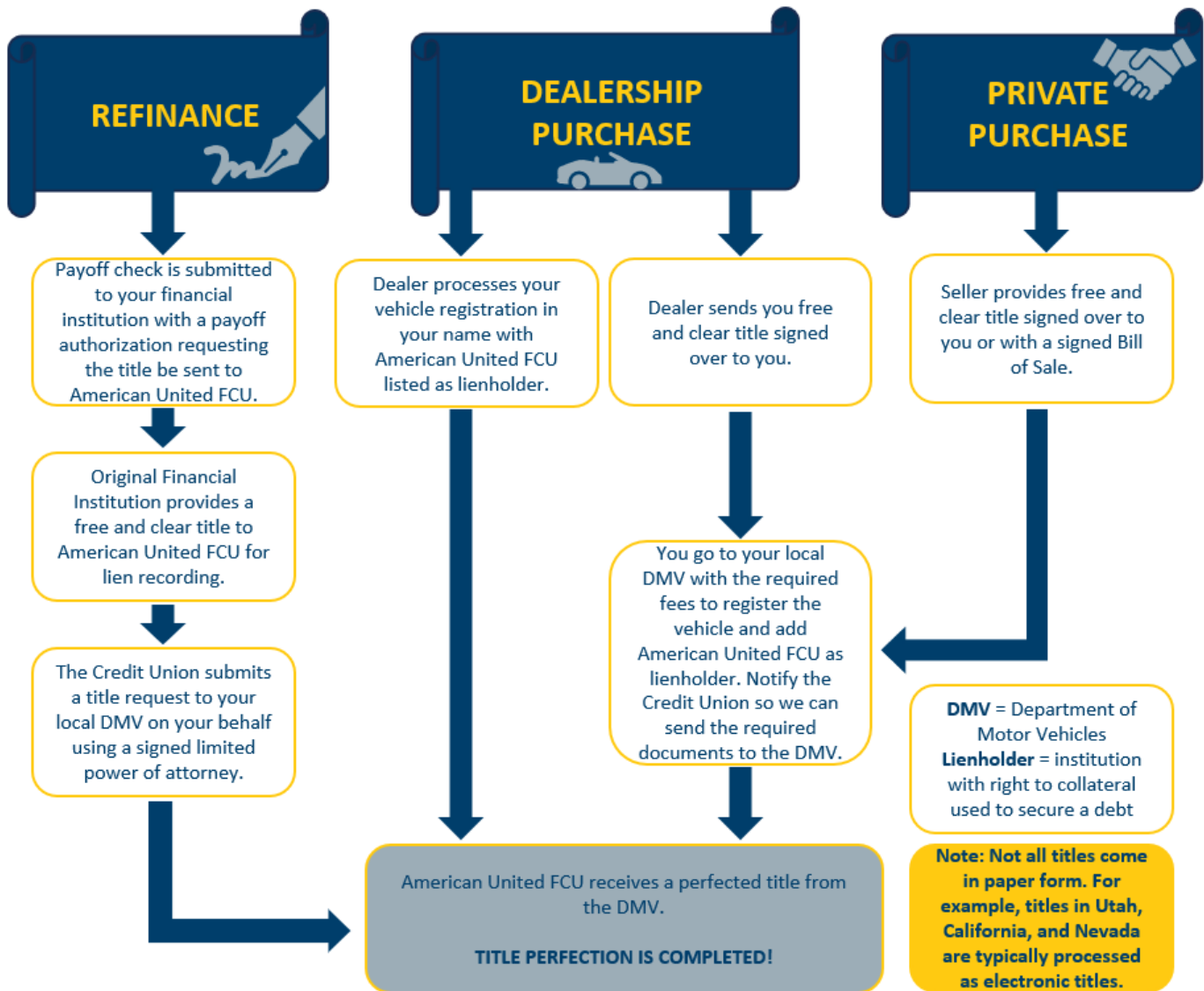
**Phone: 951-267-9951**

**Website: [www.1stcalcu.org](http://www.1stcalcu.org)**

**Correspondence:**

**47993 Morongo Trl Ste 101, Cabazon, CA 92230**

## Titling and Lien Recording Guide



Contact your local DMV or their state website to confirm titling requirements and fees.

If the title is not perfected within 90 days, American United may take steps to perfect title on your behalf, including adding filing fees to the balance of your loan. You may also receive a missing title letter or phone call from the Title Department if we are missing title. Per your loan agreement, you are required to take the necessary steps to obtain perfected title.