



Frederiksted Credit Union – applying for an Auto Loan

Auto loans available for new vehicles up to \$50,000 | used vehicles up to \$40,000

Credit Requirements:

- **FICO score 650 and up:** no money down, interest rate varies
- **FICO scores below 650:** 10% down payment, 12% interest rate

Fees:

- \$35 processing fee
- \$25 UCC1 + \$5 Notary Fee

Documentation:

- 2 valid picture IDs
- Social Security Card
- Most recent utility bill
(if bill is in another person's name, please provide a notarized statement from that person, indicating you reside there)
- Job Letter (most recent)
- Proof of Income (two most recent pay stubs)

For more information, contact:

Carolyn Welsh

cwelsh@ffcuvi.org or info@ffcuvi.org

340-772-0435