

WHERE YOUR MONEY GROWS WITH YOU AND YOUR FAMILY

Attn: Accounting Department & Finance Department Email contract packets in PDF format to: Indirectfunding@familysavingcu.com

(All physical contracts mailed/overnighted to the indirect dept could be delayed in funding, up to 5 days.) Family Savings Credit Union 342 Charles Hardy Parkway, Hiram GA 30141 Attn: Indirect Department-Funding If you have any questions you can contact:

Dave Davis- Indirect Manager/Underwriter

ddavis@familysavingscu.com Office #: 256-678-8512 Cell #: 678-894-5463

Amy Lee- Indirect Supervisor/Underwriter/ Head of Funding

alee@familysavingscu.com

Office #: 256-678-8438 Cell #: 678-448-9633

Lance Keener- Dealer Relationship Manager

lkeener@familysavingscu.com

Office #: 256-439-5782

Cell #: 404-989-0490

Jesse Atchley-Underwriter

jatchley@familysavingscu.com

Office #: 256-678-8547

Cell #: 706-428-1343

Caelie Dickerson-Funding

cdickerson@familysavingscu.com

Office #: 256-678-8479

Indirect Direct Line: 1-256-439-5809 Toll Free Number: 1-888-311-3728 Fax Number: 678-905-7966 Jennifer Doughman-Funding

jdoughman@familysavingscu.com

Office #: 256-678-8541

Email: Indirect@familysavingscu.com

FAMILY SAVINGS CREDIT UNION

INDIRECT LENDING

ACH/WIRE TRANSFER INFORMATION SHEET

In order to credit the proper accounts, the following information is requested. Please contact your financial institution for wiring instructions.

Dealership Name
Bank Name
Bank Address
Bank City, State, Zip
Routing Number
Account Number to be credited
Special
Attention/Instructions
WIRE CONFIRMATION INFORMATION REQUIRED:
NAME OF RECIPIENT:
At Dealership) FELE#:
EMAIL ADDRESS:

Family Savings Credit Union

Dealer Checklist

- Copy of Callback Letter
- Copy of Credit Application signed by ALL applicants
- Copy of valid and legible Driver's License for each applicant

(To prevent funding delay please contract with name as typed on driver's lic and contract signed like driver's lic signature.)

- Proof of income (if required in stipulations)
- Proof of residence if address contracted does not match Driver's License
- Original installment contract with signatures from ALL applicants and dealer.
- Assignment form (If applicable)
- Notice to cosigner (if applicable)
- Bill of Sale/Buyers Order
- Copy of Manufacture's invoice (MSRP Invoice) or NADA Value sheet
- Agreement to provide Insurance completed and verified (Agent, Company, Phone number, and Policy number)
- Copy of Insurance Card
- Copy of GAP contract (Max allowable charge of \$899)
- Copy of Extended Service Contract
 Backend Allowance parameters GAP and/or Extended Warranty 20% of collateral valuation not to exceed \$5,000.00 (Max GAP \$899.00)

▲ If the value added product(s) Gap and/or Extended Warranty are added, loan term may be extended at the same interest rate based on these guidelines:

GAP only - may extend the term up to 3 months at same rate

Extended Warranty with or without GAP - may extend the term up to 11 months at the same rate *** Maximum term is 84 months so no term extensions are allowed for value added products if 84 month term is requested.***

- Copy of Signed Title Application/MV1/UCC1 (Proof of title showing Family Savings Credit Union as first lienholder)
- Odometer statement
- Late Fee Addendum signed by all applicants (AL \$100, GA \$50, this depends on where your dealership is located)
- 3 References (Name and phone number)
- Signed Membership Form (if not a current member) Applicant must meet eligibility requirements to join or loan cannot be processed.
- Membership Fee \$5.00 will be held from reserves
- Any additional documents required as a condition for credit approval

Family Savings CU sincerely appreciates your business!

EMAIL FUNDING

Please scan contract docs in PDF format and email to:

indirectfunding@familysavingscu.com

(All physical contracts mailed/overnighted to the indirect dept could be delayed in funding, up to 5 days.)

OR mail contracts to:

Family Savings Credit Union Attn: Indirect Funding Dept 342 Charles Hardy Pkwy Hiram, GA 30141

Lienholder Address:

Family Savings Credit Union

711 East Meighan Blvd.

Gadsden, AL 35903

(DO NOT MAIL CONTRACTS TO THE ABOVE ADDRESS)



Indirect Lending Program

CREDIT UNION MEMBERSHIP REQUIREMENTS AND ELIGIBILITY

MEMBERSHIP:

- MEMBERSHIP FEE: \$5.00 (Will be deducted from dealer reserves)
- MEMBERSHIP FORM: Supplied by Family Savings Credit Union

ELIGIBILITY REQUIREMENTS:

<u>Alabama:</u>

• Persons who live, work, worship, attend school or regularly conduct business in the following counties:

Etowah, Madison, Jackson, Marshall, Dekalb, Blount, Cherokee, St. Claire, Calhoun, Cleburne, Morgan, Cullman and Talladega.

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Georgia:

• Persons who live or work in the following counties:

Bartow, Catoosa, Chattooga, Dade, Floyd, Gordan, Haralson, Paulding, Polk, Walker, Whitfield, Murray, Cherokee, Cobb, Douglas and Carroll.

*Persons can also join through an existing Family Savings Credit Union immediate family member.

ALABAMA



UP-DATE RE-JOIN	DATE EMP					
Account No		Family Savings Account Agree	Credit Union ment Signature	Form		
Primary Account Ov	vner:					
Last Name		First		Middle		5
Mailing Address						
Physical Address						
Home Phone						-
Social Security #			al Taxpayer ID #			
Alien ID #			Descus	England ID	Other	
Verified by:Dr Issue Date				Employee ID		
Date of Birth			Expiration D	ate		
Driver's License State			D.L. Numbe	r		
Student ID #						
Passport ID #						1
Employee ID #						
TransUnion Hawk Ale						
Other						
accompanying Master Acco constitutes the entire Agreer may differ from the basic A and conditions in connection enforcement of our rights un deemed invalid, the rest of t	ount Agreement and the F ment between the parties. ccount ownership set for n with the subject matter nder this Agreement will his Agreement will rema	ee Schedule as amen The account owners th in the Master Acco hereof. Any represen result in any loss of c in in full force and ef	ded from time to time ship of the Share / Sh ount Agreement. The ntation, promise or cc our rights or relieve y fect.	e. The Master Account Af are Draft Account will be re are merged herein all p ndition not incorporated t ou of any of your obligation	greement and the determined by the prior and collater herein is unenfor ons. If any prove	ision of this Agreement is
By signing below, you speci inquiries necessary in the co	ifically authorize FAMIL purse of establishing the A	Y SAVINGS CRED Account or reviewing	IT UNION to check	our credit and employment	nt history and m	ake whatever
Dated this day of (Instruction to Primary Acc under reporting and you hav certification you sign below	e not received a notice fr	e been notified by the rom the IRS that the b	nternal Revenue Se backup withholding h	rvice (IRS) that you are su as terminated, you must st	bject to back-up rike out the lang	withholding due to payee guage in clause 2 of the
	CERTIFICATION AS 7	TO TAXPAYER ID	ENTIFICATION N	UMBER AND BACKUE	WITHHOLD	NG
Under penalties of perjury, 1 withholding either because 1 Revenue Service (IRS) has 1	I have not been notified the	hat I am subject to ba	ckup withholding as	yer identification number a result of failure to report	and (2) that I an all interest or d	i not subject to backup ividends, or the Internal
I consent to allow						
			and			
to sign as joint owner (s) on	this account.					

Primary Account Owner Signature

FAMILY SAVINGS CREDIT UNION

DEALER LIEN ASSIGNMENT

Contract Date:

Buyer:

For value received, the undersigned, ("SELLER"), hereby sells and transfers to **Family Savings Credit Union**, ("HOLDER") the motor vehicle retail installment contract ("CONTRACT") identified above, the security interest therein granted and all of SELLER's right, title and interest in and to the motor vehicle subject thereto and authorizes HOLDER to do every act and thing necessary to collect and discharge the obligations arising out of or incident to the CONTRACT and this Assignment.

SELLER warrants that the CONTRACT is genuine, legally valid and enforceable in all respects in accordance with its terms and arose from the sale of the motor vehicle described therein: that all statements of fact therein are true; that the CONTRACT was complete in all respects and SELLER made all disclosures required by the State of Federal law prior to the execution thereof by BUYER: that BUYER has capacity to enter into the CONTRACT; and that the SELLER has complied in all respects with all applicable provisions of the Consumer Credit Code of Georgia and the Federal Truth-in-Lending Act.

If there is any breach of any of the foregoing warranties, without regard to SELLER's knowledge or lack of knowledge thereof of HOLDER's reliance thereon, SELLER unconditionally agrees to purchase the CONTRACT from the HOLDER upon demand for the full amount then unpaid together with all costs and expenses incurred by HOLDER in connection therewith, whether the CONTRACT shall then be in default or not. SELLER further agrees that if BUYER or any other person makes claim against the HOLDER alleging facts which, if true, would constitute a breach of any of the foregoing warranties, SELLER will assume the defense of such claim or claims through an attorney or attorneys chosen or approved in writing by HOLDER and shall indemnify and save HOLDER harmless from all loss, cost and expenses arising there from including, but not limited to, reasonable attorney's fees.

This assignment is made under the terms of the Dealer Agreement, if any, in effect at the time of this Assignment and the terms of this Assignment are hereby incorporated into such dealer Agreement, if any, and shall be made part thereof for all purposes.

WITH RECOURSE

SELLER absolutely and unconditionally guarantees the prompt payment as and when due (whether at maturity or by acceleration) of the unpaid balance of the Total of Payments provided in the CONTRACT (after deducting the unearned finance charge) together with all costs, expenses and reasonable attorney's fees incurred in the collection of said amount. SELLER waivers all defenses arising by reason of any failure to give notice of acceptance of this guaranty of default of or arising by reason of any extension of time given to BUYER, or by reason of any failure by SELLER to pursue BUYER or the collateral or other property of BUYER or to resort to other security or remedies which may be available, and SELLER hereby waives any and all defenses arising out of the guarantor relationship.

DATED:

SELLER

BY:

TITLE

WITHOUT RECOURSE

The foregoing Assignment is made without recourse except for breach of the warranties stated in this Assignment.

DATED:

BY: ____

SELLER

TITLE

NOTICE TO GUARANTOR AND AGREEMENT



(888) 311-3728

BORROWER'S NAME AND ADDRESS CO-BORROWER'S NAME AND ADDRESS			GUARANTOR'S NAME AN	GUARANTOR'S NAME AND ADDRESS		
			CO-GUARANTOR'S NAME			
		CR	EDIT INFORMATION			
ACCOUNT NUMBER		AMOUNT REQUEST	the second s	ANNU	JAL PERCENTAGE RATE	%
PAYMENT AMOUNT	NUMBER OF	PAYMENTS	PAYMENT FREQUENCY		DUE DATE	
	NOT	CE TO GUARANT	OR - PLEASE READ BEFOR	E SIGNING		

You are being asked to guarantee this debt. Think carefully before you do. If the Borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount.

The creditor can collect this debt from you without first trying to collect from the borrower. The creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your non-exempt wages, etc. If this debt is ever in default, the fact may become a part of your credit record.

This notice is not a contract that makes you liable for the debt.

Your signature below acknowledges that you have received a copy of this notice. You will only be liable if you sign the Guarantor Agreement below.

GUARANTOR AGREEMENT

To induce Family Savings Credit Union (the "Credit Union") to lend money or give credit to the above named borrower(s), you ("the Guarantor(s)"), jointly and severally if more than one, guarantee prompt and full payment upon default for the debt described in the Credit Information section above, including principal and interest and any costs of collection to include reasonable attorney's fees. The Credit Union can enforce this Agreement against your heirs and legal representatives. If more than one guarantor signs this Agreement, the Credit Union can release or settle with any of the guarantors at any time without affecting the liability of the others.

Pledge of Shares: You grant and pledge to the Credit Union a consensual lien upon the sums in all your joint and individual accounts, whether on deposit now or deposited in the future, to secure your guarantee of Borrower's obligations. In addition, you acknowledge and agree to impresement of the Credit Union's statutory lien rights under the Federal Credit Union Act or applicable state law as of the date you open any credit plan, loan or service with us. You further agree that we have the right to apply the sums in said account(s) regardless of contributions at the time of default to satisfy any obligation(s) you owe us, without further notice to you or any owner of the account(s).

No Notice Required: This Agreement remains in effect even though you are not given notice of the following: (1) if the borrower fails to pay any amount due, (2) of any action taken by the Credit Union with respect to property given by Borrower as security for the debt, (3) of any new debts with the Credit Union incurred by the Borrower, (4) of any renewal, extension or substitution of any of the Borrower's debts, (5) of the acceptance by the Credit Union of the Agreement.

No Walver of Rights: The Credit Union can delay enforcing any of its rights without losing them.

GUARANTOR'S SIGNATURE	DATE	WITNESS	DATE
X		X	
GUARANTOR'S SIGNATURE	DATE	WITNESS	DATE
X		X	

FAMILY SAVINGS CREDIT UNION

SUPPLEMENTAL INSURANCE PROVISIONS

Borrower N Address	ame		
City, State, 2	Zip		
Name of Ins	ured if other than Borrower		
Property De	scription:		
Year	Make	Model	
VIN			

The terms of your loan/lease agreement require that you obtain comprehensive and collision (physical damage) insurance against loss or damage (subject to a maximum deductible of \$1,000.00) on the personal property that is securing your loan or that is the subject of your lease ("collateral") in an amount sufficient to cover the lienholder's interest in the collateral. This coverage is commonly referred to as comprehensive and collision insurance. You may obtain the insurance from any agent or company of your choice, subject to our reasonable approval. Please instruct your insurance agent to send a copy of the insurance policy, including an appropriate loss payable clause endorsement naming the credit union as the lienholder/loss payee, to:

Family Savings Credit Union 711 East Meighan Blvd Gadsden, AL 35903

Please complete the following in	surance information:
Insurance Company Name	
Agent Name	
Telephone Number	
Address	
City, State, Zip	
Policy Number	
Comp Deductible	\$
Coll Deductible	S

WARNING: Unless you provide us with evidence of insurance coverage required by your loan/lease agreement with us, we may purchase insurance at your expense to protect our interest in your collateral. This insurance may, but not need, also protect your interest. If the collateral becomes damaged, the coverage that we purchase may not pay any claim that you make or any claim that is made against you in connection with the collateral. You may later cancel any insurance purchased by us, but only after providing us with the evidence that you have obtained acceptable insurance coverage elsewhere as required by your loan/lease agreement with us. If we purchase insurance for the collateral, you will be responsible for the costs of that insurance, including the insurance premium, interest or lease charges and any other charges, including tracking and administrative costs and commissions, we may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The effective date of coverage may be the date your prior coverage lapsed or the date you failed to provide proof of acceptable insurance. The costs of the insurance, and finance charges thereon, may be added to your total outstanding balance or obligation and the number and/or amount of your periodic payments may be increased to cover such premium charges. If the costs of the insurance or any other charges imposed in connection with the placement of the insurance are added to your outstanding balance or obligation, the interest rate/lease charge on your underlying loan/lease agreement with us will apply to these added amounts. The costs of the insurance may be considerably more than the costs of insurance you may be able to obtain on your own. The coverage will not be liability insurance and will not satisfy any need for the property damage liability coverage or your obligations under any state's mandatory liability, financial responsibility or no fault laws. See the Security Agreement for additional information. You hereby authorize the credit union to provide its insurance service center with the necessary information for verification of adequate coverage. The terms of these Supplemental Insurance Provisions are hereby made a part of your loan/lease agreement and are binding upon you with the same effect as if they were set forth in such loan/lease agreement. You acknowledge that you have read and agree to the foregoing.

Borrower's Signature

Date

LETTER OF GUARANTEE

Customer Name		
Year / Make		
Model		
VIN		
L	an authorized agent of	

(Dealer Employee) (Dealership Name)

Do hereby acknowledge that it is our responsibility, upon full and complete funding by Family Savings Credit Union to guarantee proper delivery of a true and correct title and to insure there are no outstanding liens or encumbrances. All registration/title paperwork will be correctly signed on the above referenced vehicle and will reflect Family Savings Credit Union as lienholder. If Family Savings Credit Union does not receive said title within 30 days from the funding date covering the vehicle, we will immediately repurchase the contract for the title amount of the unpaid balance owed upon demand.

Authorized Agent Signature

Date

MOTOR www.revenue.alaba	PARTMENT OF REVENUE VEHICLE DIVISION ama.gov/motorvehicle/forms.html r of Attorney	MVT 5-13 1/13 THIS FORM MAY BE REPRODUCED
	LICENSE PLATE NUMBER STA	MODEL ATE OF ISSUANCE
Taxpayer Information		
Taxpayer Name(s) and Address (Please Type or Print)	Representative(s): Hereby appoint(s) the Name and Address (Please Type or Print)	tollowing representative(s)
As my attorney-in-fact to sign my name and do all things neces Title application, transfer or lien filing IFT other purpose, <i>describe</i> : TO CERTIFY ODOMETER RE for my motor vehicle described above. ACTS AUTHORIZED The representative(s) is authorized to receive and inspect confive with respect to the matters described above. The authority down returns. LIST ANY SPECIFIC ADDITIONS OR RESTRICTIONS TO THE ACTS OTHERW	A transaction(s) register and ADING fidential tax information and to perform any an es not include the power to receive refund che	d all acts that I (we) can perform
Sworn to and subscribed before me on date above stated. NOTARY PUBLIC My commission expires:	SIGNATURE OF TAXPAYER	DATE
	SIGNATURE OF TAXPAYER	DATE
Signature of Appointee: 🕨		
If a business firm or corporation is appointed, the signature sha in-fact for the owner.	WITHOUT THIS SIGNATURE all be of an authorized representative of the firm	DATE n who will perform as attorney-
SPECIAL NOTICE: Any alterations or strikeovers shall void	d this Power of Attorney. Original signature	es are required.

*All VINs for 1981 and subsequent year model vehicles that conform to federal anti-theft standards are required to have 17 digits/characters. ** Optional

Addendum To Purchase Agreement and Automobile Loan Note To Late Charge Provision EFFECTIVE DATE: OCTOBER 10, 2007

This addendum is incorporated into and becomes a part of your Purchase Agreement and Automobile Loan Note Credit Agreement. Please keep this attached to your Purchase Agreement and Automobile Loan Note. This Addendum replaces, supplants and supercedes any and all Late Charge provisions that are contained in your Purchase Agreement and/or Automobile Loan Note as follows:

Late Charge: If a payment is more than 10 days late, you will be charged the greater of \$10.00 or 5% of the scheduled payment amount up to \$ 100.00.

Borrower 1

Borrower 2

Loan Number:

ALABAMA

REFERENCE LIST:

DATE_____

DEAR MEMBER: IN AN EFFORT TO KEEP YOUR APPLICATION AS UP TO DATE AS POSSIBLE, WE ASK THAT YOU PLEASE FILL OUT THIS REFERENCE SHEET SO THAT IT CAN BE ATTACHED TO YOUR FILE. YOU MAY USE FAMILY OR FRIENDS AS YOUR REFERENCES. THANK YOU FOR COMPLETING THIS FORM.

1. NAME_____

ADDRESS

PHONE (HOME OR CELL)

2. NAME _____

ADDRESS _____

PHONE (HOME OR CELL)

3. NAME _____

ADDRESS _____

PHONE (HOME OR CELL)



PAYOFF REQUEST FORM

Dealership Name		
Dealer Phone number		
Dealer Email address _		
Members Name		
Year Make	Model	
VIN#		

Email to: Indirect@familysavingscu.com

I certify, by signing below, that I have received the member's consent to obtain payoff information from Family Savings Credit Union and have verified the accuracy of the search criteria entered. I acknowledge that the payoff information is provided to me for the sole purpose of facilitating a motor vehicle purchase. By receiving this information, I agree that it will not be used for marketing or any other purpose. I also agree to protect the security, confidentiality, and integrity of this information.

Dealer Representative's signature

To be completed by Family Savings Credit Union:

Date_____

10 day payoff______

Employee name_____

This form will need to be included with the funding packet.