

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:

Mark Wood- Indirect Lending Manager

Mark.wood@familysavingscu.com

Office #: 256-439-5630

Cell #: 256-504-2312

Dave Davis- On Site Supervisor/Underwriter

ddavis@familysavingscu.com

Office #: 256-678-8512

Cell #: 678-894-5463

Amy Lee- Underwriter/Head of Funding

alee@familysavingscu.com

Office #: 256-678-8438

Toll Free Number: 1-888-311-3728

Fax Number: 678-905-7966

Lance Keener- Dealer Relationship Manager

Ikeener@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

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) TELE#:
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:

Alabama:

• 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.

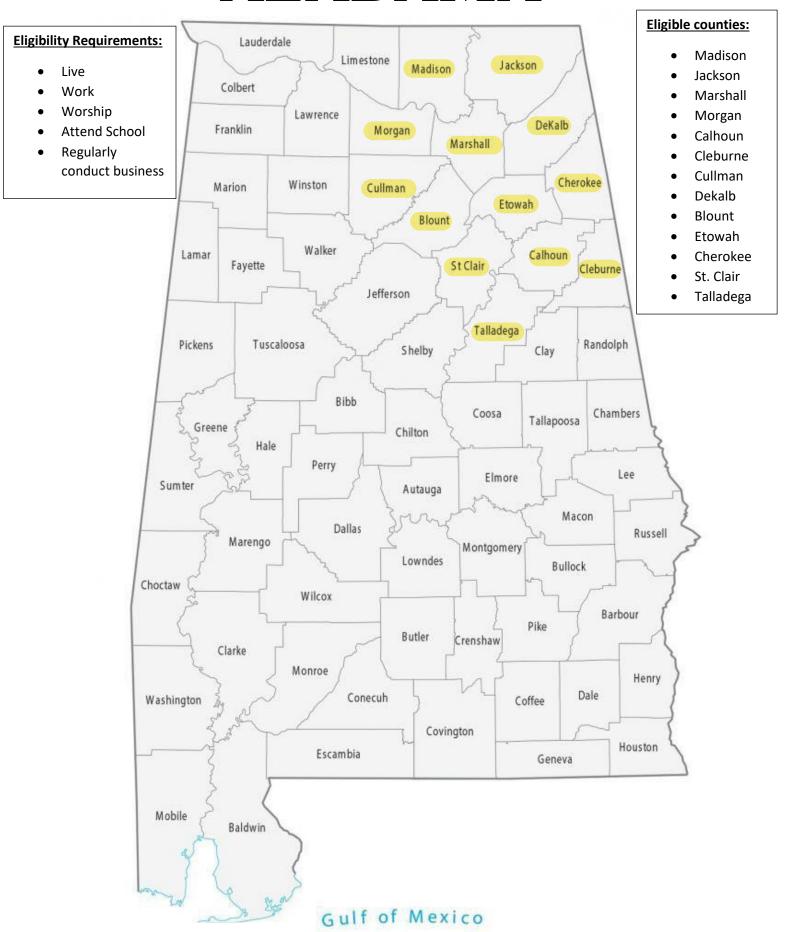
Georgia:

• 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



	DATEEMP	
Account No.		Credit Union ment Signature Form
Primary Account Owner	:	
		Middle
Physical Address		
		Cell
		al Taxpayer ID #
Alien ID #		
	2 2	Passport Employee ID Other
Issue Date		Expiration Date
Date of Birth		
		D.L. Number
		School
		Country
		Company
Beneficiary		
TransUnion Hawk Alert:	Trans	sUnion OFAC Advisor:
Other		
accompanying Master Account A constitutes the entire Agreement be may differ from the basic Account and conditions in connection with enforcement of our rights under the	greement and the Fee Schedule as amen- between the parties. The account owners it ownership set forth in the Master Account the subject matter hereof. Any represer	ned acknowledges receipt of and agrees to abide by the terms and conditions set forth in the ded from time to time. The Master Account Agreement and the Fee Schedule, as amended, ship of the Share / Share Draft Account will be determined by the signatures shown below and runt Agreement. There are merged herein all prior and collateral representations, promises, neation, promise or condition not incorporated therein is unenforceable. No delay in our rights or relieve you of any of your obligations. If any provision of this Agreement is fect.
By signing below, you specifically inquiries necessary in the course of	y authorize FAMILY SAVINGS CRED: of establishing the Account or reviewing	IT UNION to check your credit and employment history and make whatever its use,
Dated thisday of (Instruction to Primary Account 0 under reporting and you have not certification you sign below.)	Owner: If you have been notified by the received a notice from the IRS that the b	Internal Revenue Service (IRS) that you are subject to back-up withholding due to payee backup withholding has terminated, you must strike out the language in clause 2 of the
CERT	TIFICATION AS TO TAXPAYER ID	ENTIFICATION NUMBER AND BACKUP WITHHOLDING
withholding either because I have	fy (1) that the number shown on this form not been notified that I am subject to back and that I am no longer subject to back	n is my correct taxpayer identification number and (2) that I am not subject to backup ckup withholding as a result of failure to report all interest or dividends, or the Internal cup withholding.
I consent to allow		
:(1		and
to sign as joint owner (s) on this a	ccount.	
Primary Account Owner Sig	ynature	

FAMILY SAVINGS CREDIT UNION

DEALER LIEN ASSIGNMENT

Contract Date:	Buyer:		-
motor vehicle retail installment SELLER's right, title and inter	t contract ("CONTRACT") identified a est in and to the motor vehicle subject t	ansfers to Family Savings Credit Union, ("HO above, the security interest therein granted and althereto and authorizes HOLDER to do every actident to the CONTRACT and this Assignment.	llof
arose from the sale of the moto complete in all respects and SE BUYER: that BUYER has cap	or vehicle described therein: that all stand ELLER made all disclosures required by	enforceable in all respects in accordance with it tements of fact therein are true; that the CONTR y the State of Federal law prior to the execution and that the SELLER has complied in all respects to Federal Truth-in-Lending Act.	LACT was thereof by
HOLDER's reliance thereon, S the full amount then unpaid tog CONTRACT shall then be in d HOLDER alleging facts which defense of such claim or claim:	SELLER unconditionally agrees to pure gether with all costs and expenses incur lefault or not. SELLER further agrees t , if true, would constitute a breach of a s through an attorney or attorneys chost	rd to SELLER's knowledge or lack of knowledge chase the CONTRACT from the HOLDER upon tred by HOLDER in connection therewith, whetit that if BUYER or any other person makes claim my of the foregoing warranties, SELLER will assen or approved in writing by HOLDER and shall there from including, but not limited to, reasonal	demand for her the against the sume the I indemnify
This assignment is made und terms of this Assignment are all purposes.	er the terms of the Dealer Agreement hereby incorporated into such dealer	t, if any, in effect at the time of this Assignme r Agreement, if any, and shall be made part t	nt and the hereof for
WITH RECOURS	E		
acceleration) of the unpaid bala charge) together with all costs, waivers all defenses arising by reason of any extension of time other property of BUYER or the	ance of the Total of Payments provided expenses and reasonable attorney's fee reason of any failure to give notice of a given to BUYER, or by reason of any	ent as and when due (whether at maturity or by in the CONTRACT (after deducting the unearnes incurred in the collection of said amount. SEI acceptance of this guaranty of default of or arisin failure by SELLER to pursue BUYER or the collection of the security or remedies which of the guarantor relationship.	LLER ng by olfateral or
DATED:			
SELLER		BY:	
WITHOUT RECO	URSE		
The foregoing Assignment Assignment.	is made without recourse except	for breach of the warranties stated in th	is
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 AND	GUARANTOR'S NAME AND ADDRESS CO-GUARANTOR'S NAME AND ADDRESS		
			CO-GUARANTOR'S NAME A			
ACCOUNT NUMBER		AMOUNT REQUESTED	TINFORMATION	TANDULAL 6	ATT ATTIMATE DATE	
		\$		ANNUALP	PERCENTAGE RATE %	
PAYMENT AMOUNT \$	NUMBER OF P				DUE DATE	
	NOTIC	E TO GUARANTOR	- PLEASE READ BEFORE	SIGNING		
You are being asked to guarant to pay if you have to, and that y	tee this debt. Think ou want to accept t	carefully before you nis responsibility.	do, if the Borrower doesn't p	pay the debt, y	ou will have to. Be sure you can afford	
You may have to pay up to the increase this amount.	e full amount of the	e debt if the borrow	er does not pay. You may a	also have to pa	ay late fees or collection costs, which	
The creditor can collect this det that can be used against the bo part of your credit record.	ot from you without prrower, such as su	first trying to collect ing you, garnishing y	from the borrower. The credlyour non-exempt wages, etc.	itor can use the	e same collection methods against you ever in default, the fact may become a	
This notice is not a contract that	t makes you liable f	or the debt.				
			his notice. You will only be lis	able if you slan	the Guarantor Agreement below.	
			ITOR AGREEMENT			
jointly and severally if more tha including principal and interest	in one, guarantee p and any costs of ci tives. If more than i	prompt and full payn ollection to include r one guarantor signs	nent upon default for the del easonable attorney's fees. T	bt described in he Credit Unio	borrower(s), you ("the Guarantor(s)"), the Credit Information section above, on can enforce this Agreement against ase or settle with any of the guarantors	
deposit now or deposited in the the Credit Union's statutory lien	future, to secure y rights under the Fe we have the right	rour guarantee of Bo deral Credit Union A to apply the sums li	orrower's obligations. In addi Act or applicable state law as n said account(s) regardless	ition, you acknow of the date vo	it and individual accounts, whether on lowledge and agree to impressment of ou open any credit plan, loan or service ns at the time of default to satisfy any	
due, (2) of any action taken by	lhe Credit Union wi	th respect to properl	ty given by Borrower as secu	rity for the deb	If the borrower fails to pay any amount ot, (3) of any new debts with the Credit the acceptance by the Credit Union of	
No Walver of Rights: The Cred	dit Union can delay	enforcing any of Its i	rights without losing them.			
GUARANTOR'S SIGNATURE	×	DATE	WITNESS X		DATE	
GUARANTOR'S SIGNATURE		DATE	WITNESS		DATE	

FAMILY SAVINGS CREDIT UNION

SUPPLEMENTAL INSURANCE PROVISIONS

Borrower Name Address	
City, State, Zip	
Name of Insured if other than Bo	rrower
Property Description: Year Make	Model
VIN	
(physical damage) insurance again on the personal property that is sin an amount sufficient to cover the referred to as comprehensive and or company of your choice, subject to send a copy of the insurance praming the credit union as the life	eement require that you obtain comprehensive and collision nst loss or damage (subject to a maximum deductible of \$1,000.00) ecuring your loan or that is the subject of your lease ("collateral") he lienholder's interest in the collateral. This coverage is commonly collision insurance. You may obtain the insurance from any agent ct to our reasonable approval. Please instruct your insurance agent olicy, including an appropriate loss payable clause endorsement nholder/loss payee, to: amily Savings Credit Union 711 East Meighan Blvd Gadsden, AL 35903
Please complete the following ins	ırance information:
Insurance Company Name	
Agent Name	
Telephone Number	
Address	
City, State, Zip	
Policy Number	
Comp Deductible	\$
Coll Deductible	5
insurance at your expense to protect our icollateral becomes damaged, the coverage in connection with the collateral. You may you have obtained acceptable insurance for the collateral, you will be responsible any other charges, including tracking and insurance, until the effective date of the ciprior coverage lapsed or the date you faile charges thereon, may be added to yo periodic payments may be increased in connection with the placement of the in your underlying loan/lease agreement with than the costs of insurance you may be abneed for the property damage liability confault laws. See the Security Agreement for service center with the necessary informa Provisions are hereby made a part of you such loan/lease agreement. You acknowless	widence of insurance coverage required by your loan/lease agreement with us, we may purchase neterest in your collateral. This insurance may, but not need, also protect your interest. If the that we purchase may not pay any claim that you make or any claim that is made against you y later cancel any insurance purchased by us, but only after providing us with the evidence that overage elsewhere as required by your loan/lease agreement with us. If we purchase insurance or the costs of that insurance, including the insurance premium, interest or lease charges and administrative costs and commissions, we may impose in connection with the placement of the incellation or expiration of the insurance. The effective date of coverage may be the date your dot to provide proof of acceptable insurance. The costs of the insurance, and finance in total outstanding balance or obligation and the number and/or amount of your to cover such premium charges. If the costs of the insurance or any other charges imposed surance are added to your outstanding balance or obligation, the interest rate/lease charge on in us will apply to these added amounts. The costs of the insurance may be considerably more let to obtain on your own. The coverage will not be liability insurance and will not satisfy any erage or your obligations under any state's mandatory liability, financial responsibility or no radditional information. You hereby authorize the credit union to provide its insurance in for verification of adequate coverage. The terms of these Supplemental Insurance loan/lease agreement and are binding upon you with the same effect as if they were set forth in dge that you have read and agree to the foregoing.
Borrower's Signature	Date

LETTER OF GUARANTEE

Customer Name	
Year / Make	
Model	
VIN	
an authorized ag	ent of
(Dealer Employee)	(Dealership Name)
Do hereby acknowledge that it is our respondence funding by Family Savings Cred delivery of a true and correct title and to outstanding liens or encumbrances. All rebe correctly signed on the above referent Family Savings Credit Union as lienholder does not receive said title within 30 days covering the vehicle, we will immediately the title amount of the unpaid balance or	it Union to guarantee proper insure there are no egistration/title paperwork will ced vehicle and will reflect r. If Family Savings Credit Union from the funding date repurchase the contract for
Authorized Agent Signature	Date



Alabama Department of Revenue Motor Vehicle Division

www.revenue.alabama.gov/motorvehicle/forms.html

1/13

THIS FORM MAY BE REPRODUCED

Power of Attorney MAKE MODEL STATE OF ISSUANCE LICENSE PLATE NUMBER **Taxpayer Information** Representative(s): Hereby appoint(s) the following representative(s) Taxpayer Name(s) and Address (Please Type or Print) Name and Address (Please Type or Print) 711 E Meighan Blvd Gadsden AL 35903 Email Address** LOANCLERK@FAMILYSAVINGSCU.COM 543-9530 256 Telephone Number** 543-9813 256 Fax Number** As my attorney-in-fact to sign my name and do all things necessary for the purpose(s) of: Title application, transfer or lien filing ☐ IFTA transaction(s) register and purchase license plate(s), other purpose, describe: TO CERTIFY ODOMETER READING for my motor vehicle described above. **ACTS AUTHORIZED** The representative(s) is authorized to receive and inspect confidential tax information and to perform any and all acts that I (we) can perform with respect to the matters described above. The authority does not include the power to receive refund checks or the power to sign certain returns. LIST ANY SPECIFIC ADDITIONS OR RESTRICTIONS TO THE ACTS OTHERWISE AUTHORIZED IN THIS POWER OF ATTORNEY: Sworn to and subscribed before me on date above stated. SIGNATURE OF TAXPAYER DATE NOTARY PUBLIC My commission expires: SIGNATURE OF TAXPAYER DATE Signature of Appointee: NOT VALID WITHOUT THIS SIGNATURE DATE If a business firm or corporation is appointed, the signature shall be of an authorized representative of the firm who will perform as attorney-

SPECIAL NOTICE: Any alterations or strikeovers shall void this Power of Attorney. Original signatures are required.

** Optional

in-fact for the owner.

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

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_	The state of the s
DATE AS SHEET S FAMILY	EMBER: IN AN EFFORT TO KEEP YOUR APPLICATION AS UP TO SPOSSIBLE, WE ASK THAT YOU PLEASE FILL OUT THIS REFERENCE O THAT IT CAN BE ATTACHED TO YOUR FILE. YOU MAY USE OR FRIENDS AS YOUR REFERENCES. THANK YOU FOR TING 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.