



## CONSUMER MOTORCYCLE, ATV, AND PERSONAL WATERCRAFT PROGRAM GUIDE

APPLICATION FEE/PPFC ON ALL CONTRACTS \$325.00

Effective January 1, 2025

	MAX CAP LTV	135%	130%	127%	125%
MODEL YEAR	TERMS	710+ A+	709-680 A	679-660 B	NO SCORE *C
2022 - NEWER	24-48	9.00%	10.00%	10.50%	11.00%
	63	10.00%	10.50%	11.00%	11.50%
	72	11.00%	11.50%	12.00%	12.50%
MINIMUM \$20,000	84	12.00%	12.50%	13.00%	13.50%
2019 - 2021	24-48	9.50%	10.50%	11.00%	11.50%
	63	10.50%	11.00%	11.50%	12.00%
	72	11.50%	12.00%	12.50%	13.00%
2018 & OLDER	24-60	12.00%	12.50%	13.00%	13.50%

**MIN LOAN AMOUNT \$5K**

**NOW AVAILABLE!!**

**45 days to first payment  
preferred with option  
to defer payment up to  
60 days!**

### .25% Rate Discount Program:

- Active-Duty Military or Veteran (Current Notarized Photocopy of Military ID or DD214 required).
- Discount does not apply with promotional rates.

**GAP:** Maximum \$1,300 (Copy of contract must be provided with package)

**Warranty:** (including maintenance plans): Greater of \$2,000 or 10% of MSRP/JD Power Retail (Max \$3,500)

**3 MONTH TERM EXTENSION:** 3-month term extension available with NO rate increase (up to 75 months MAX) with Sharefax ACH/Auto Deduction. ACH forms on DealerTrack® or Route One® send completed form with funding packet for term extension.

### Dealer Reserve:

2.00% under 10K

2.5% deals 10K and over

Reserves on all check for title deals will be paid with proceeds for vehicle at verification of lien placement. All deals must be in for funding, with all proper documentation, by 2:00 pm on the 2<sup>nd</sup> to last business day of each month.

### BACK-END

- Approved adds include Warranty (min 2 yr. term), Pre-paid Maintenance, Credit Insurance, Tire/Wheel.
- Refundable products only.
- LTV cannot exceed MAX CAP based on Beacon score.

**SERVING ADAMS, BROWN, BUTLER, CLERMONT, CLINTON, FAYETTE, GREENE, HAMILTON, HIGHLAND, PREBLE, MONTGOMERY & WARREN COUNTIES.**



## PROGRAM GUIDELINES

- All applicants must be eligible for Sharefax membership.
- Must be a U.S. citizen or permanent resident alien.
- SERVING: Those who live, work, or attend school in the following OHIO counties: ADAMS, BROWN, BUTLER, CLERMONT, CLINTON, FAYETTE, GREENE, HAMILTON, HIGHLAND, PREBLE, MONTGOMERY & WARREN COUNTY. We no longer accept Worship as a qualifier through Indirect.
- Sharefax accepts Equifax and TransUnion bureaus only.
- Approvals are good for 30 days.
- No 3<sup>rd</sup> Party Straw Purchases. No 3rd party assignments through indirect channel – vehicle must be titled in the name of borrower.
- Sharefax does not offer rates for scores 659 or below on this program.
- All income is subject to verification upon request – including Instant Approvals.
- Any change of collateral, increase in advance or change in term requires new approval.
- (\*) Thin files with less than 4 trade lines, or without at least 1 secured installment loan with 18 months payment history, will be considered with Tier C Rate and Terms.
- Indiana residents do not qualify for ATV financing – call your buyer for details on financing options.
- Maximum TOTAL LTV (out the door) including ALL BACK-END. See negative equity restrictions.
- 84-month term, non-titled units, model years 2024 & newer with a minimum to finance of \$20,000 or greater.
- **The minimum loan amount is \$5000 and minimum term is 24 months.**
- Excludes Motocross & all non-insurable off road.

## FUNDING PACKAGES & TITLES (SEE RETAIL FUNDING CHECKLIST FOR A COMPLETE LIST OF REQUIRED DOCUMENTS)

- Completed and signed membership card on all new members.
- Copy of Driver's License on all borrowers – names on all paperwork must match names on driver's license.
- Both borrower and co-borrower must be listed on the contract "BUYER" section.
- All vehicles (including off road) financed at Sharefax must have collision insurance coverage during the entire term of the loan with a max \$2,000.00 deductible. Winter waivers are not accepted.
- Buyers order, plus dealer invoice, and/or JD Power book out are required for funding.
- Copy of TransUnion or newer version of Equifax if score is used to qualify buyer for better rate.
- Self-employed applicants require 2 years of tax returns/P&L statements as proof of income.
- Sharefax Credit Union employees are not permitted to sign loan documents at the dealership.
- **Sharefax Credit Union prefers the first payment date set to begin 45 days after contract date, or may defer payments up to 60 days.**
- **Sharefax Credit Union is Check for Title. Please record all liens electronically.**

Department	Contact	Phone	Fax	Email
INDIRECT SUPERVISOR / UNDERWRITER	HOLLY RENIER	(513) 943-8032	(513) 752-1390	hrenier@sharefax.org
UNDERWRITER	CARRIE HORTON	(513) 943-8033	(513) 752-1390	chorton@sharefax.org
LOAN PROCESSOR / FUNDING	BEV HAVENS	(513) 943-8100	(513) 752-1390	bhavens@sharefax.org
LOAN PROCESSOR / FUNDING	EMILY BRAFFORD	(513) 943-8029	(513) 752-1390	ebrafford@sharefax.org
DEALER DIRECT MANAGER	NEIL CLAYTON	513-260-7617	(513) 752-1390	nclayton@sharefax.org
STAFF ACCOUNTANT / ACCOUNTING DEPT	MELISSA STURGILL	(513) 753-2440 X6006	(513) 752-1390	msturgill@sharefax.org
CONTACT INDIRECT / PAYOFF QUOTES		(513) 753-2440 X5507 (800) 733-1728 X5507	(513) 752-1390	indirect@sharefax.org

LIEN HOLDER INFO	FUNDING PACKAGES
<b>SHAREFAX CREDIT UNION, INC.</b> <b>604 IVY GATEWAY</b> <b>CINCINNATI, OH 45425</b> <b>E-TITLE#: E01573</b>	<b>SHAREFAX CREDIT UNION, INC.</b> <b>604 IVY GATEWAY</b> <b>CINCINNATI, OH 45245</b>

**Buying hours: M-Thu 9:00am–5:30pm, Fri 8:30am–6:00pm, Saturday 10:00am–6:00pm**

**Applications can be entered via both DealerTrack® and RouteOne® application platforms.**

**Independent Dealers can log onto our custom application system at:**

<https://dealers.loanspq.com/Login.aspx>