



CONSUMER AUTO PROGRAM GUIDE

APPLICATION FEE/PPFC ON ALL CONTRACTS \$325.00

Effective June 20, 2025

MAX LTV	NEW & PRE-OWNED	145% LTV	145% LTV	140% LTV	130% LTV	125% LTV	100% LTV
MODEL YEAR	TERMS	750+ A+	749-710 A	709-680 B	679-660 C	659-620 D	NO SCORE
2022 - NEWER	24 TO 63	5.69%	5.99%	6.94%	8.69%	12.19%	12.19%
	75	5.99%	6.29%	7.24%	8.99%	12.49%	12.49%
	84	7.24%	7.54%	8.49%	10.24%	N/A	N/A
2019 - 2021	24 TO 63	6.54%	6.84%	7.79%	9.54%	13.04%	13.04%
	75	6.99%	7.29%	8.24%	9.99%	13.49%	13.49%
\$20,000 MIN	84	7.99%	8.29%	9.24%	10.99%	N/A	N/A
2018 & OLDER	24 TO 63	6.74%	7.04%	7.99%	9.74%	13.24%	13.24%
	75	7.24%	7.54%	8.49%	10.24%	N/A	N/A
\$10,000 MIN							

MIN LOAN AMOUNT \$5K

**2.5% RESERVE
OVER \$10K**

NEW SCU GAP

Select SCU GAP for a 3-month term extension!
SCU GAP now allowed outside of MAX LTV Limit.

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).
- Equity Discount when amount financed is 90% or less of MSRP/JD Power Retail (OUT THE DOOR).
- Discount does not apply with promotional rates, only 1 discount per deal.

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

****INDIANA DEALERS: PLEASE SEE PROGRAM GUIDELINES ON PAGE 2**

SCU GAP - **Dealer Cost \$425**

- Covers up to 150% LTV
- SCU GAP covers up to 90 months
- Refundable for up to 60 days
- SCU GAP may be used as a qualifier for 3-month term extension
- **SCU GAP allowed outside of MAX LTV Limit except on NO SCORE TIER LOANS.**

Warranty: (including maintenance plans): A+ & A Tier Greater of \$2,000 or 15% of MSRP/JD Power Retail (Max \$6,000)

B – D/No Score Tier Greater of \$2,000 or 15% of MSRP/JD Power Retail (Max \$4,000)

High Mileage Rate & Term Restrictions:

- Max mileage on tiers D TIER AND BELOW is 125,000
- 150K Add 1%

Excluded Vehicles:

- Salvage/Rebuilt Titles
- Grey Market Vehicles
- Manufacturer Buybacks
- Straw Purchases

Dealer Reserve:

2.00% under 10K

2.5% deals 10K and over

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

3 MONTH TERM EXTENSION: 3-month term extension available with **NO** rate increase (up to 87 months MAX) with Sharefax monthly recurring ACH/Auto Deduction **OR** purchase of SCU GAP. The ACH and SCU GAP forms may be located on DealerTrack® or Route One® send completed form with funding packet for term extension.

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

BACK-END

- Approved adds include Warranty (min 2 yr. term), Pre-paid Maintenance, Credit Insurance, Tire/Wheel/Glass, Key & Theft.
- Refundable products only.
- **SCU GAP allowed outside of MAX LTV Limit except on NO SCORE tier loans.**

PROGRAM GUIDELINES

- All applicants must be a US Citizen or permanent resident alien and eligible for Sharefax membership.
- **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 are no longer allowing Worship as a qualification through Indirect.
- Approvals are good for 30 days.
- Sharefax accepts Equifax and TransUnion bureaus only.
- If a retail value cannot be obtained from J.D. Power on a used but current model year auto, Sharefax will determine value by calculating 87% of MSRP value of actual invoice or like invoice.
- **The minimum loan amount is \$5,000 and minimum term is 24 months.**
- The minimum loan amount must be 20K or greater to finance over 75 months on 2018 – 2020 model years.
- The minimum loan amount must be 10K or greater to finance over 63 months on 2014 – 2017 model years.
- Must provide income verification on all No Score loans. Temporary employment is not acceptable. All income may be subject to verification upon request – including Instant Approvals.
- Less than 4 trade lines, or without at least 1 secured installment loan with 18 months payment history, will be a NO SCORE tier.*
- Any change of collateral, increase in loan advance or change in term requires a new approval.
- ALL Negative Equity MUST be disclosed on the application in the loan structure, or your decision will be VOID. Negative equity must not exceed \$8,000.
- No loans titled in family TRUST, BUSINESS, and 3rd Party assignments cannot be processed through the indirect channel, vehicle must be titled in name of borrower.
- Maximum TOTAL LTV (out the door) including ALL BACK-END. See negative equity restrictions. SCU GAP allowed outside of MAX LTV Limit.
- **ATTENTION INDIANA DEALERS: SCU GAP MAXIMUM: \$400 per Indiana State Law**

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 credit report 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 to have the first payment date set to begin **45** days after contract date, or the option to 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 / UNDERWRITING	CARRIE HORTON	(513) 943-8033	(513) 752-1390	chorton@sharefax.org
LOAN PROCESSOR / FUNDING	EMILY BRAFFORD	(513) 943-8029	(513) 752-1390	ebrafford@sharefax.org
LOAN PROCESSOR / FUNDING	BEV HAVENS	(513) 943-8100	(513) 752-1390	bhavens@sharefax.org
DEALER DIRECT MANAGER	NEIL CLAYTON	(513) 260-7617	(513) 752-1390	nclayton@sharefax.org
ACCOUNTING DEPT	MELISSA STURGILL	(513) 753-2440 X6006	(513) 752-1390	msturgill@sharefax.org
CONTACT INDIRECT DEPT / PAYOFF QUOTES		(513) 753-2440 X5507 (800) 733-1728 X5507	(513) 752-1390	indirect@sharefax.org

LIEN HOLDER INFO	FUNDING PACKAGES
SHAREFAX CREDIT UNION, INC. 604 IVY GATEWAY CINCINNATI, OH 45245 E-TITLE#: E01573	SHAREFAX CREDIT UNION, INC. 604 IVY GATEWAY CINCINNATI, OH 45245
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 E-contracting available through RouteOne® for Ohio application platforms.

Independent Dealers can log onto our custom application system at:

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