



SHAREFAX CREDIT UNION, INC. – Retail Funding Checklist

Please package all deals in this order to expedite funding

- ☐ Credit Union membership application** - must be completed and signed by **ALL Borrowers**.
 - ALL Deals - **\$325 processing fee/PPFC.**
- ☐ Sharefax Credit Union Promissory Note and Security Agreement (Ohio Retail Installment Contract).
 - Signature for all buyers are required on bottom of page 1.
 - As the “seller”, dealer must sign the Assignment box on the left and the “Seller by” line on the bottom right of the contract.
 - Paper Contracts - White – Credit Union Copy, Pink – Customer Copy, Yellow – Dealer Copy
 - PDF Contracts using eSignature – must contain the audit trail page at funding. Please make sure customer initials each page on the bottom right corner.
- ☐ Credit Application completed and signed by ALL borrowers.
 - Dealer credit application must have **Authorization to Investigate Credit and ECOA notice**. RouteOne®, DealerTrack® applications, please include ALL pages.
- ☐ Completed and signed Membership Application for ALL borrowers.
- ☐ Signed Buyers Order or Purchase Agreement.
- ☐ Odometer Disclosure Statement (if not on buyers order).
- ☐ New Vehicle Invoice (New Vehicles) or copy of JD Power book out sheet (Used Vehicles).
- ☐ Notice to Cosigner form** (*if applicable – generic form or credit app disclosure is acceptable*)
- ☐ Agreement to Provide Insurance form.** (*generic form is acceptable*)
 - Maximum collision deductible is \$2,000 on all financed vehicles.
- ☐ Copy of service contracts, credit life forms, GAP – *all additional front and back-end products on Buyers Order.*
- ☐ Copy of Driver's License for ALL signers.
- ☐ Optional Credit & Disability Insurance form.** (*generic form is acceptable*)
- ☐ Income Verification. (if requested)
- ☐ Copy of credit score disclosure notice (Risk Based Pricing Notice) for all applicants – must contain either applicant(s) name(s) or signature(s).
- ☐ Copy of Application for Title/Memo Title showing Sharefax Credit Union as lienholder (*Sharefax Ohio E-title #:01573*). KY & IN residents require a copy of Ohio title listing Sharefax as lienholder for funding. Collateral must be titled in the name of the **maker**, unless the maker is a spouse or parent/legal guardian.

** All Sharefax forms can be found on DealerTrack® & RouteOne® as well as our dealer website at <http://www.scuindirect.com/>