



**CONSUMER AUTO PROGRAM GUIDE**

**APPLICATION FEE/PPFC ON ALL CONTRACTS \$325.00**

**Effective October 10, 2025**

MAX LTV	NEW & PRE-OWNED	140% LTV	140% LTV	135% LTV	125% LTV	120% LTV	95% 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	5.49%	5.69%	6.79%	8.69%	12.19%	12.19%
	75	5.99%	6.04%	6.99%	8.99%	12.49%	12.49%
<b>\$20,000 MIN</b>	84	6.99%	<b>6.99%</b>	7.99%	10.24%	N/A	N/A
2019 - 2021	24 TO 63	6.14%	6.44%	7.59%	9.54%	13.04%	13.04%
	75	6.54%	6.84%	7.79%	9.99%	13.49%	13.49%
<b>\$20,000 MIN</b>	84	7.99%	8.44%	9.24%	10.49%	N/A	N/A
2018 & OLDER	24 TO 63	6.44%	6.74%	7.79%	9.74%	13.24%	13.24%
2015 - 2018	75	6.99%	7.24%	8.49%	10.24%	N/A	N/A
<b>\$10,000 MIN</b>							

**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 \$1,400 (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 \$3,000 or 15% of MSRP/JD Power Retail (Max \$7,000)

B – D/No Score Tier Greater of \$3,000 or 15% of MSRP/JD Power Retail (Max \$5,000)

**High Mileage Rate & Tier Restrictions:**

- Max mileage on tiers D TIER AND BELOW is 125,000
- Max mileage 150k Tier A+ through C
- EXCEPTION on Trucks ok to 250k miles for tiers A+ and A

**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 2<sup>nd</sup> to last business day of each month.

**Excluded Vehicles:**

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

**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 (included in Max LTV)**

- 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. Any change of collateral, increase in loan advance or change in term requires a new approval.
- Sharefax accepts Equifax and TransUnion bureaus only.
- 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 2019 – 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 and scores below 660. Temporary employment is not acceptable. All income may be subject to verification upon request – including Instant Approvals.
- 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 3<sup>rd</sup> Party assignments cannot be processed through the indirect channel, vehicle must be titled in name of borrower. No ride sharing or delivery business vehicles (Uber, Lyft, Door Dash, Amazon, etc.)
- Maximum TOTAL LTV (out the door) including PRODUCTS. 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 allows the option to defer payments up to 60 days with the preferred minimum of 45 days.
- Sharefax Credit Union is **Check for Title**. Please record all liens electronically.

Department	Contact	Phone	Fax	Email
INDIRECT LENDING MANAGER	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
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		(513) 753-2440 X5507	(513) 752-1390	indirect@sharefax.org
PAYOFF QUOTES		(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>
<b>Buying hours: M-Thu 9:00am–5:30pm, Fri 8:30am–6:00pm, Saturday 10:00am-6:00pm</b>	

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>