

Official Paperwork Required for Your Loan

Thank you for allowing ECCU to finance your vehicle loan. As your lender, ECCU must be named as the legal owner of your vehicle until your loan is paid off. This involves filing specific paperwork with your state's department of motor vehicles, and then providing the completed paperwork to ECCU.

In many cases, the dealer, lessor, or lienholder will file the paperwork on your behalf. However, as stated in your loan agreement, you are ultimately responsible for ensuring that these documents are provided to ECCU. **If we do not receive the necessary documentation within 60 days of your signed loan agreement, the Annual Percentage Rate (APR) for your loan will increase to 18%.** When the documentation is received, your interest rate will return to the contracted rate.

Following are general instructions, as paperwork requirements vary from state to state. If you have specific questions about the paperwork that is required for your loan transaction, please consult your local department of motor vehicles.

Your Loan	Documents Needed
Purchase	Many dealers provide the paperwork directly to the lender. However, if the dealer gave you the paperwork to file, it is your responsibility file the paperwork with the department/office of motor vehicles and then provide the completed, filed documentation to us.
Lease Buyout	<p>Power of Attorney – Complete a Power of Attorney form for your state naming ECCU as Attorney in Fact for the vehicle. This form is necessary so that ECCU can complete the title transfer on your behalf.</p> <p>Note: This form can be obtained from your local department of motor vehicle office. If your state's form requires a notary, then you must have the form notarized before providing it to ECCU. Provide us with the original or copy, depending on the rules of your state.</p> <p>Lease Buyout Package – Contact the Lessor and request that a Lease Buyout package be faxed to ECCU at 714.671.5775.</p>
Refinance	<p>Power of Attorney – Complete a Power of Attorney form for your state naming ECCU as Attorney in Fact for the vehicle. This form is necessary so that ECCU can complete the title transfer on your behalf. See more information above under "Lease Buyout."</p> <p>Odometer disclosure – Original form required. Depending on the state, this may be a stand-alone form, or part of another form. Please consult with your local department of motor vehicle office to obtain the document.</p>

Returning Documentation to ECCU

Please mail the required documentation to:

ECCU
Attn: Consumer Lending
P.O. Box 2400
Brea, CA 92822-2400

