



Information needed at time of Auto Loan Application:

- Application signed and dated by all applicants
- Joint Application Verification Form (initialed)
- Authorization for Verification signed and dated by all applicants
- CIP form completed for all applicants
- Two most recent paystubs
- Social Security/Pension-Letter of Benefits/1099 and verification of most recent direct deposit
- Most recent W-2
- If self-employed, two most recent Federal tax returns signed by applicant
- Purchase and Sales Agreement or Bill of Sale (if private sale)
- Note: Maximum 80% Loan to NADA Value & \$50,000.00 loan amount

Once Loan has been approved:

Insurance Binder listing Country Bank as Lienholder;

Country Bank for Savings

**75 Main Street
Ware, MA 01082**

Country Bank will not accept a Collision Deductible of more than \$1,000.00

If names of the Title must be removed and/or added the Bank requires a Complete RMV1 Form from your Insurance Company which allows us to add our Lienholder Code in the appropriate section.

If the vehicle Title currently has all borrowers names listed, then we require a fee of 25.00 along with a signed Title Amendment Form to have Country Bank added as the Lienholder on the title.

For Private Sale: if the vehicle currently has a lien on it, the seller must provide the current lienholder authorization to mail the Title to Country Bank at the time the loan is paid off. This is done via the Country Bank Private Sale Payoff Letter.

VSI (Vendor Single Interest Insurance) is required. The VSI fee is \$45.00 and is financed as part of your loan amount.

If payment is automatically deducted from a new or existing Country Bank checking or savings account, the rate will be reduced by 0.250 percentage points. New accounts must be opened prior to closing.

NOTE: The reduction in rate will be removed upon accumulation of three late payments, the revocation of the auto transfer or the closing of the deposit account used to make the monthly loan payment.