

Registering & Titling Your Vehicle

Thank you for financing your vehicle with Affinity. The last step is to register and title your vehicle. Below you will find the actions you will need to take based on how you purchased or refinanced your vehicle.

It is important that we receive the Certificate of Title or other proof of ownership reflecting Affinity Federal Credit Union as the **first lienholder within 60 days** of your loan closing. If we do not receive the necessary documents, as permitted by your loan documents, we may convert your loan to an unsecured personal loan at an Annual Percentage Rate (APR) of 18.00%, which will increase your payment.

If you have any questions, please do not hesitate to contact us at **LoanServicingTitle@affinityfcu.com**.

I refinanced my vehicle from another institution:

- We will mail you the documents needed for us to complete the titling on your behalf.
 - Depending on your state, we may include a Power of Attorney document that will need to be signed and notarized. For your convenience, all Affinity branches have a notary available. Visit affinityfcu.com to find the branch nearest you. If you do not reside near an Affinity branch, other local banks or credit unions, as well as the UPS Store, may offer notary services.
- Return the original signed documents (no photocopies) using the prepaid envelope. Upon receiving the documents, Affinity will submit the paperwork to the titling agency on your behalf.



800.325.0808



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73 Mountainview Blvd.
Basking Ridge, NJ 07920

See next page for additional options >

I purchased my vehicle at the dealership:

- Typically, the dealer will submit the paperwork to the vehicle registration agency (MVC, DMV, etc.) on your behalf. Instruct the dealer to record Affinity Federal Credit Union as the first lienholder and have the title mailed to:

Affinity Federal Credit Union
PO Box 429
Wilmington, OH 45177

- If the dealership does not file the paperwork on your behalf, please follow the self-titling directions below.

I purchased my vehicle from a private seller, I'm buying out my lease, or I'm self-titling:

- The titling and registration process will need to be completed at your local vehicle registration agency (MVC, DMV, etc.).
- Most states will require you bring the title, bill of sale, proof of insurance, and a copy of your loan promissory note, but it's best to check the agency's website for the most up-to-date requirements.
- Instruct the vehicle registration agency to record Affinity Federal Credit Union as the first lienholder and mail the title to:

Affinity Federal Credit Union
PO Box 429
Wilmington, OH 45177

- If you reside in a title-holding state, have the vehicle registration agency send a copy of the lien to the address above. If your state does not mail a copy of the lien, you may email us a copy at LoanServicingTitle@affinityfcu.com. Title-holding states include Kentucky, Maryland, Michigan, Minnesota, Missouri, Montana, New York, Oklahoma, and Wyoming.



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