

## Financing Options in Detail

100% financing available\*

1

### Pre-Approvals

Maintain your buying power and get pre-approved before you shop!

2

### Auto Loan Refinance

Do you have a current vehicle loan and need a lower rate or payment? Unexpected expenses? Ask us about your refinancing options.

3

### First-time Buyer



Whether you're buying your first car or have no credit history, we have programs that could get you into the car you need.

4

### Secured Loans

We offer a positive alternative to a pay day title lender.

\*All offers are subject to credit approval and some restrictions may apply.

Member FDIC |  Equal Housing Lender |  CDFI Certified Bank

## Get approved before you shop!

Being an empowered car buyer means knowing what you can afford before you shop. We want to provide you with a healthy loan that helps you achieve financial stability.

### Benefits

#### Save Money

Save money by refinancing your auto loan and lowering your rates. We can also assist you with unexpected expenses as an alternative to a title loan.

#### Build Credit

We help first-time buyers and those with limited or challenged credit achieve the goals of owning a car.

#### Increased Buying Power

We offer pre-approvals on auto loans so you have the power to get the car you need at the price you want.

#### 100% Mission Based

100% of our auto loans support our mission of building prosperity in our communities.

Ask us questions about the process by calling 888-326-2265 or visit:

[www.beneficialstate.com](http://www.beneficialstate.com)

build something beautiful.

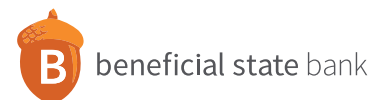
## Auto Lending

### Financing Options

- Pre-Approval
- First-time Buyer
- Secured Loans
- Auto Loan Refinance

Beneficial State provides a wide range of financing for new and used autos, vans and trucks (non-commercial use).

We look at each application on an individual basis, focusing on all elements of your unique credit file.





Loan Purpose: \_\_\_\_\_  
 Collateral Year: \_\_\_\_\_ Make: \_\_\_\_\_ Model: \_\_\_\_\_ Miles: \_\_\_\_\_  
 VIN: \_\_\_\_\_ Loan Amount Requested: \_\_\_\_\_

**Please check appropriate box:**

- CALIFORNIA AND WASHINGTON RESIDENTS: A married applicant may apply for an individual account.
- If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete sections applying to Primary Applicant only.
- If this is an application for joint credit with another person, complete all sections providing information of joint applicant.

We intend to apply for joint credit: Primary Applicant \_\_\_\_\_ Co-Applicant \_\_\_\_\_

**INFORMATION OF PRIMARY APPLICANT**

<b>Applicant Name (First, Middle, Last)</b>		<b>Your SSN or ITIN</b>		<b>Date of Birth</b>	<b>Driver's License Number</b>
<b>Applicant Present Street Address</b>		<b>Apt</b>	<b>City, State, Zip</b>	<b>Applicant Phone</b>	<b>Email</b>
<b>Time at Residence (years/mos)</b>		<b>Monthly Housing Payment</b>		<b>Homeowners Value: \$</b>	<b>Owe: \$</b>
<b>Previous Address (if less than 3years at current residence)</b>		<b>Own <input type="checkbox"/></b>	<b>Rent <input type="checkbox"/></b>	<b>Other: _____</b>	
<b>Employer</b>		<b>How Long</b>		<b>Position</b>	<b>Work Phone</b>
<b>Employer Address</b>		<b>City, State, Zip</b>		<b>Gross Income</b>	
<b>Previous Employer (if less than 3years at current employer)</b>		<b>Position</b>		<b>Work Phone</b>	
<b>Previous Employer Address</b>		<b>City, State, Zip</b>		<b>Gross Income</b>	

\*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation  
 Other Source of Income \_\_\_\_\_ Gross Income \_\_\_\_\_

**INFORMATION OF CO-APPLICANT (If Any)**

<b>Applicant Name (First, Middle, Last)</b>		<b>Your SSN or ITIN</b>		<b>Date of Birth</b>	<b>Driver's License Number</b>
<b>Applicant Present Street Address</b>		<b>Apt</b>	<b>City, State, Zip</b>	<b>Co-Applicant Phone</b>	<b>Email</b>
<b>Time at Residence (years/mos)</b>		<b>Monthly Housing Payment</b>		<b>Homeowners Value: \$</b>	<b>Owe: \$</b>
<b>Previous Address (if less than 3years at current residence)</b>		<b>Own <input type="checkbox"/></b>	<b>Rent <input type="checkbox"/></b>	<b>Other: _____</b>	
<b>Employer</b>		<b>How Long</b>		<b>Position</b>	<b>Work Phone</b>
<b>Employer Address</b>		<b>City, State, Zip</b>		<b>Gross Income</b>	
<b>Previous Employer (if less than 3years at current employer)</b>		<b>Position</b>		<b>Work Phone</b>	
<b>Previous Employer Address</b>		<b>City, State, Zip</b>		<b>Gross Income</b>	

\*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation  
 Other Source of Income \_\_\_\_\_ Gross Income \_\_\_\_\_

**Signature Agreements:**

*I (We) understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history plus answer any questions regarding my credit experience with you. A consumer credit report may be obtained in connection with this application and may also be requested or utilized in connection with an update, renewal, or extension of credit. If request, I will be informed: (1) whether or not consumer reports were obtained, and (2) if reports were obtained, the names and addresses of the consumer reporting agencies (credit bureaus) that furnished the reports. The information (we) have provided is true and correct, and I (we) represent that a bankruptcy proceeding is neither in progress or expected.*

**Applicant Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_ **Co-Applicant Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

For further assistance, please call us at 888-326-2265 or visit [www.beneficialstatebank.com](http://www.beneficialstatebank.com).