

Balloon Rates

Model Year	Monthly Term	Score Range 730+			Score Range 700-729			Score Range 650-699			Score Range 610-649		
Out the door LTV:		Up to 90	91-115	116-125	Up to 90	91-115	116-125	Up to 90	91-115	116-125	Up to 90	91-115	116-125
New	Up to 60	1.89	1.99	2.24	2.09	2.24	2.49	2.59	2.89	4.79	3.99	4.59	6.49

Lease Money Factors (Max LTV 125%)

No Rate Mark Up - No Dealer Fee Paid	FICO Score	Grade	*Money Factor*	Max Term (MO)
INDIRECT AUTO NEW LEASE	700+	A	.001140	60
	650-699	B	.001400	60
Rate Mark Up - 1% Dealer Fee Paid	FICO Score	Grade	*Money Factor*	Max Term (MO)
INDIRECT AUTO NEW LEASE	700+	A	.001310	60
	650-699	B	.001566	60

Additional Charges	Acquisition Fee:	Disposition Fee:	Excess Mileage Charges:
		\$795 for adjusted MSRP up to \$49,999.99 \$945 for adjusted MSRP from \$50,000-\$99,999.99 \$1,295 for adjusted MSRP for \$100,000 or greater	\$400 (at lease end if vehicle given back) Purchase Fee: \$325 (at lease end if vehicle purchased by lessee)

SIGN UP NEW MEMBERS!

Bethpage's new Field of Membership is open to anyone who opens a \$5 share account and is not limited by geography.
See Forms Section in CUDL for a complete list.

Program Highlights
<ul style="list-style-type: none"> Non Members receive .50 rate add on - see callback for rate (balloon only) Approvals good for 60 Days Joint Application - Higher of two scores Vehicle Valuations - New: MSRP All loans processed through CUDL Up to 90 Days to First Payment available (balloon only) Experian Auto V8 Model used Terms below 60 months - see callback for rate (balloon only) Use Credit Union Leasing of America Residual Value Website: www.cula.com for all new vehicle residuals

Guidelines
<ul style="list-style-type: none"> Choose balloon or lease program in special program drop-down No Commercial, Salvage, Lemon, Flood, Grey Market Vehicles 2 pay stubs & prior year W2 required for OT, Bonus, Commission income score < 700 Balloon (GAP Fee of \$232, member pays) DL address must match credit application Non-Citizens/Non-Permanent residents not allowed 2 years of tax returns required on self employed/rental income score < 700 No Straw Deals Max ALG 90% on Balloons only Learner's permits are not acceptable Credit Union Contact Hours: Credit: Mon-Fri 8-5pm, Sat 9-2:30pm Processing: Mon-Fri 8-5pm

Backend Parameters

All Approvals Include Out the Door LTV and Rate • Max Backend Amount \$3,500
See Approval Stips for Max LTV for Approved Rate

Credit Union Contact Information

Credit: 1-844-300-2334 • Indirect Processors: 1-844-486-3153
Fax (Credit & Processing): 1-443-517-5020
Constance Fleischman, Dealer Acct Rep: 516-732-5940

Dealer Commission

1% of total amount financed (No Chargeback)
1% only paid on lease if using mark up money factor

Funding Packages

All Funding Completed Electronically via CUDL SMART Fund.
Scan or Fax Bar-Coded Checklist and All Required Funding Documents.

Effective July 1st 2016
Hard Copy Originals ~~Not Required for Funding~~ will be returned
will be sent back 7/1

Retail Dealer Rate Sheet

Effective: ~~April~~ ^{June} 1, 2016
 Credit Decisions Available 24/7

Rates as low as
1.89%*
*Discounts apply to terms < 63 months

Model Year	Monthly Term	Score Range 730+			Score Range 700-729			Score Range 650-699			Score Range 610-649			Score Range 590-609	
		Out the door LTV:	Up to 90	91-115	116-125	Up to 90	91-115	116-125	Up to 90	91-115	116-125	Up to 90	91-115	116-125	Up to 90
New**/Used	Up to 63	New	New	New	New	New	New	New	New	New	New	New	New	New	New
		Used	Used	Used	Used	Used	Used	Used	Used	Used	Used	Used	Used	Used	Used
New**/Used	72	New	New	New	New	New	New	New	New	N/A	New	N/A	N/A	N/A	N/A
		Used	Used	Used	Used	Used	Used	Used	Used	Used	Used	Used	Used	Used	Used
New**/Used	84	New	New	New	New	New	New	New	New	N/A	New	N/A	N/A	N/A	N/A
		Used	Used	Used	Used	Used	Used	Used	Used	Used	Used	Used	Used	Used	Used
New**	96	New	New	New	New	New	New	New	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		Used	Used	Used	Used	Used	Used	Used	Used	Used	Used	Used	Used	Used	Used

**With mileage less than 5,000

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Program Highlights

- Non Members receive .50 rate add on - see callback for rate
- All loans processed through CUDL
- Approvals good for 60 Days
- Up to 90 Days to First Payment available
- Experian Auto V8 Model used
- Joint Application - Higher of two scores
- No Mileage Restrictions
- No Age Restrictions
- Terms below 63 months - see callback for rate
- Vehicle Valuations:

New: MSRP | Used: NADA Retail

Guidelines

- 96 month term - \$20,000 minimum loan amount
- Non-Citizens/Non-Permanent residents not allowed
- No Commercial, Salvage, Lemon, Flood, Grey Market Vehicles
- 2 years of tax returns required on self employed/rental income score < 700
- 2 pay stubs & prior year W2 required for OT, Bonus, Commission income score < 700
- Vehicles 2007 + considered on a case by case basis
- No Straw Deals
- DL address must match credit application
- Learner's permits are not acceptable
- Credit Union Contact Hours:

Credit: Mon-Fri 8-5pm, Sat 9-2:30pm
 Processing: Mon-Fri 8-5pm

Backend Parameters

All Approvals Include Out the Door LTV and Rate
 Max Backend Amount \$3,500
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Dealer Commission

1% of total amount financed (No Chargeback).

Credit Union Contact Information

Credit: 1-844-300-2334
 Indirect Processors: 1-844-486-3153
 Fax (Credit & Processing): 1-443-517-5020
 Constance Fleischman, Dealer Acct Rep: 516-732-5940

Funding Packages

All Funding Completed Electronically via CUDL SMART Fund.
 Scan or Fax Bar-Coded Checklist and All Required Funding Documents.
 Hard Copy Originals Not Required for Funding.

Effective July 1, 2016

will be returned ~~sent back~~

Bethpage Federal Credit Union.

Contact Information:

Dealer Representative - Constance Fleischman - 516-732-5940

- **Credit**
844-300-2334
- **Indirect Processors**
844-486-3153
- **Fax (Credit & Processing)**
1-443-517-5020
- All Funding completed electronically via CUDL Smart Fund
- **Smart Fund fax - Contracting**
916-631-4690
(CUDL Fax - MUST use the bar code cover sheet in order for the documents to attach to the deal)
- **Alternate funding email**
indirectloanprocessing@cuopscenter.org
- **Alternate funding address** (only use if SMART FUND issues)
Bethpage Federal Credit Union
7600 East Orchard Road, Suite 310, Greenwood Village, CO 80111
Attn: Indirect Processing
- **Lien releases** (Retail, Balloon & Lease) - 844-300-2338
- **Fusion Lease Payoff:** Must call Fusion
Automated payoff Line: 1-877-800-9911
- **Speak to Fusion Rep:** 1-866-870-8015
Fusion will provide payoff address.
- **Bethpage Retail/Balloon and CULA Lease Payoffs:**
1-800-628-7070 options 0.2.3
Payoff address:
Bethpage Federal Credit Union, PO Box 6542 Greenwood Village, CO 80155-6542
- **CUDL contact number for technical issues:** 1-877-744-2835 ext 2
(resetting passwords, administrator for portal, locked out of portal)

Effective July 1st 2016
~~Starting 7/1~~ ~~hardcopy~~ will
~~be mailed back~~
Bethpage will no longer accept
hardcopy packages. These will
be returned. See below for CUDL
contact number for technical
issues

Remove

