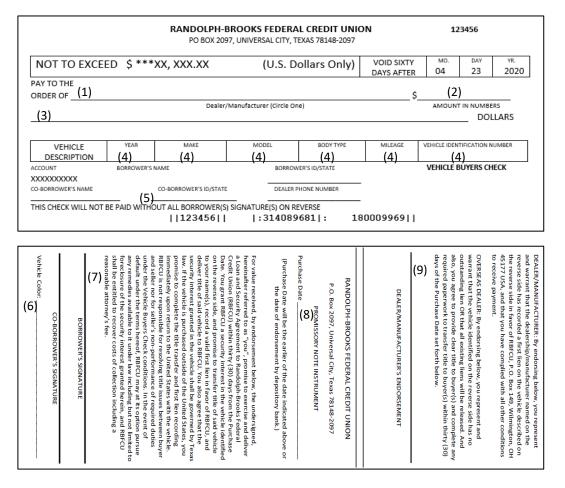


Vehicle Buyer's Check Instructions

This instructional guide serves as a general resource for how to use a Vehicle Buyer's Check and transfer a vehicle title. A Vehicle Buyer's Check **cannot** be used for refinancing a vehicle, or for purchasing a vehicle that has been deemed as salvaged or reconditioned, from a non-franchised dealership, or from a private-party. The check **can** be used for buying a vehicle from a franchised dealership that is in or outside the state of Texas. Please contact a Consumer Lending representative at 210-945-3300, then option 3 twice with any questions or concerns.

How to Use the Check



- 1. Make the check payable to the dealership (refer to 'What is Your Vehicle Purchasing Situation?')
- 2. Using numbers, write in the total purchase amount (in U.S. dollars)
- 3. Using words, write in the total purchase amount (in U.S. dollars)
- 4. Ensure the Vehicle Description and the Vehicle Identification Number (VIN) are accurately completed
- 5. Provide borrower/co-borrower* driver's license numbers and states of issuance
- 6. Write in the major color of the vehicle (i.e. black, blue, brown, orange, red, silver, gold, etc.)
- 7. All borrowers must complete and sign the Promissory Note Instrument
- 8. Provide the date the vehicle was purchased
- 9. The dealer must endorse the check before presenting it to their financial institution

*Only applies to a co-borrower that has already been approved on your existing vehicle loan application.



Transferring a Vehicle Title

The general process for transferring ownership of a vehicle title is outlined below. Always check with your local vehicle titling office for the most up-to-date policies and fees. Other documentation and fees may be required by your local vehicle titling office depending on the complexity of your purchasing/titling situation.

What is Your Vehicle Purchasing Situation?

Dealership Purchase	Overseas Purchase ¹
Texas: The dealer will facilitate the transfer of title and is responsible for recording a first lien in favor of RBFCU, P.O. Box 149, Wilmington, OH 45177-0149. Provide the name(s) to appear on the title to the dealer. RBFCU maintains Electronic Lien and Titling (ELT) account in Texas, use eTitle Lienholder ID 74118501000. Outside of Texas: The dealer will facilitate the title transfer process in accordance with their state's vehicle titling and registration laws. Please reference the Out-of-State Title Transfer instructions below for more information.	From Manufacturer/Dealer: Ensure that the manufacturer records a first lien in favor of RBFCU, P.O. Box 149, Wilmington, OH 45177- 0149 on the original Certificate of Origin. Once the vehicle arrives in the U.S., using the original Certificate of Origin, get your vehicle inspected and registered in the state or province you reside in.

¹All foreign made vehicles must meet U.S state and local specifications for official vehicle inspection and registration requirements.

Out-of-State Title Transfer

- 1. In the event you have to complete the title transfer process, contact the appropriate vehicle titling office in your state to verify what forms and fees are required to transfer a vehicle title. Ask your state's titling office about any special restrictions or filing deadlines.
- 2. Complete the required title transfer paperwork and record a first lien in favor of <u>RBFCU</u>, P.O. Box 149, <u>Wilmington</u>, OH <u>45177-0149</u>.
- 3. RBFCU maintains Electronic Lien and Titling (ELT) accounts in the following states, please use the appropriate code on title transfer documents for your state if applicable:

AZ 741185010 CA GRZ CO E741185010 FL 201864298 GA 101011254272 IA 74118501000 ID 741185010 LA EWRD MA C42575 **MD** 10579 NC 11561490 NE 57062297 **NV** RA0002 PA 74118501001 SC 741185010 SD 741185010 VA RBF02 WI 41222