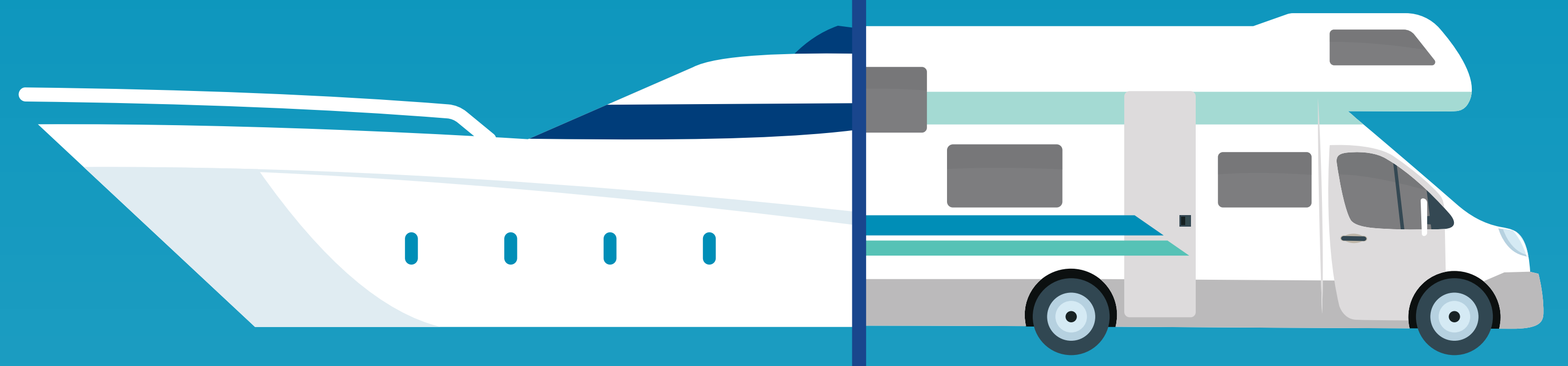


# Buyer's Journey to a Private Sale Loan



You've found your next ride! Woot-woot!



You're on the lookout for a hot ride, or boat, or motorcycle, or RV!



Time to apply for your low-rate SCCU Auto Loan.

*Note that you are considering purchasing a vehicle from a private seller in the application.*



Perfect time to get pre-approved for an auto loan.

*Note that you are considering purchasing a vehicle from a private seller in the application.*

*You'll know what you can afford and be ready when you find your dream whatever. Plus, you may even increase your negotiating clout.*



Found your ride? Fantastic!

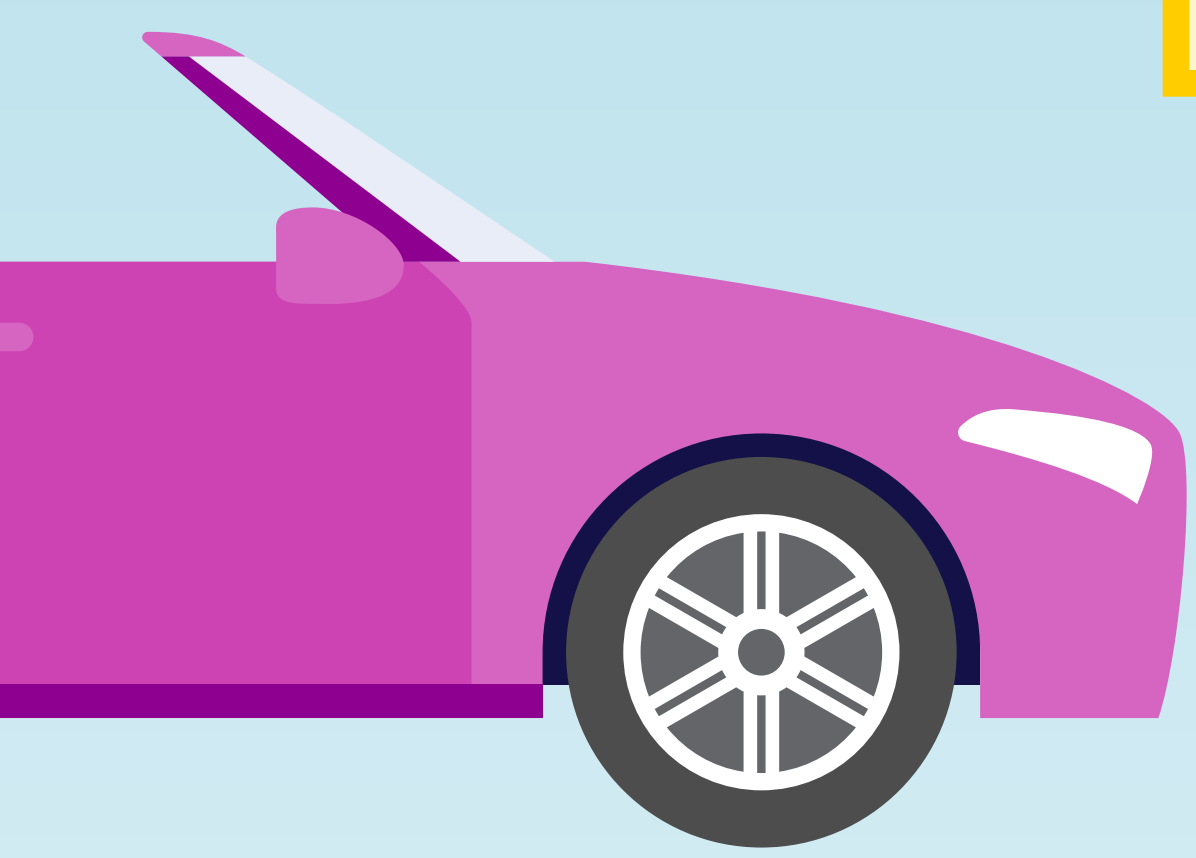
Update your SCCU Auto Loan application with the vehicle and seller information.

*Take a peek at the Your Guide to Private Sale Loans infographic for a checklist of what information is needed.*



**Once approved, you're ready to finalize your auto loan.**

*Remember, you and the seller must be present at your local SCCU branch to sign all closing documents.*



**Seller Holds Title**  
(There is no loan on the vehicle.)

SCCU will take over the title and provide you with the documents needed to register your vehicle.

You can proceed to your local DMV or tag agency to finalize your new vehicle's registration.



**Seller Doesn't Hold Title**  
(There is a loan on the vehicle.)

We'll request the title from the seller's current lender.

While we wait, you can proceed to your local DMV or tag agency to get your temporary tags.

Once the seller's original loan has been paid off and SCCU receives the title, we will mail you the final documents needed to complete your vehicle registration.



**You're Ready to Ride!**

Begin your Private Sale Journey online at [SCCU.com/Auto](https://www.sccu.com/Auto)

