



“Just The Facts” Product Guide: **Auto Loans**

Use this easy-to-follow guide to get information on Coastal’s services, fees, and policies. For current rates, refer to our [Auto Loan Rates page](#). Information is accurate as of 12/01/2018, and fees or services are subject to change.

The Basics

Models	New/Used	Borrow money on a personal auto up to 15 years old.
Refinance Guarantee	Yes	Let us help you “Beat the Bank” by lowering your monthly payment by \$100 or give you 1% cash back on the amount financed up to \$500, whichever is less. That’s our refinance guarantee!
Length of Loan/Terms	Varies	Flexible terms are available up to 84 months for some borrowers depending on credit and collateral. See disclosures .
Cash Out	Yes	Borrow money based of the value of your auto for using the equity for cash out. Cash Out & Cash Out with Refinance options.
Rates/Discounts	Yes	“If you owe less than the value of your vehicle you may be eligible for an equity discount, ask your loan officer for details.” Click to view our current rates .
Loan Amounts	Varies	Loan Amounts start at a minimum of \$5,000.
Payment Grace Period	10 days	Avoid a late payment penalty by having a 10-day grace period.

Fees

Late Payment Fee	\$25	10 Days
Payment Fee	\$5	Payments are made by phone or Western Union Speedpay.

Programs

College Graduate Program	Yes	Graduating soon? Or just graduated? Let us help you.
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Featured Services

Auto Locator Service	Free	Take the stress out of buying with AutoSMART. Conduct online research to find the right car and determine Fair Market Value (FMV).
Credit Life & Disability	Yes	You may protect your asset in the event you are injured or sick and unable to work. In the event you pass away it may reduce the loan balance or pay it off. This protection allows you to worry less, with low premiums that are rolled into your loan.
Guaranteed Auto Protection (GAP)	\$375	GAP pays the difference between the actual cash value of a vehicle and the balance still owed on the financing (car loan, lease, etc.) in the event the auto is in an accident and is a total loss. Similar coverage at a dealership is often \$500-\$1,000.
Loyalty Bonus	Yes	You may earn a special dividend, paid out every February, based on how many accounts you have and how long you've been a member.
Digital Banking	Free	Access your account and make your loan payments anywhere right from your hand-held device whenever you want. Features include history, account balances, payment options, and much more. Text, data and other wireless carrier charges may apply.
Mobile Banking App	Free	Access your account anywhere right from your hand-held device whenever you want. Features include history, account balances, payment options, and much more. Text, data and other wireless carrier charges may apply.

Questions? Contact Us. All loans subject to approval.

Phone/Fax	24/7 Live Support 800.868.4262 or 919.420.8000	Payments 800.868.4262 Option 1	Proof of Insurance 866.600.5699
Mail	General Correspondence: Coastal Credit Union PO Box 58429 Raleigh, NC 27658	Payments: Coastal Credit Union PO Box 10009 Irmo, SC 29063-5009	Proof of Insurance: Coastal Credit Union PO Box 690010 San Antonio, TX 78269-0010
Message Center	Once you enroll in Online Banking, send a secure message via the Message Center		
Locations	COASTAL24.com/Locations		