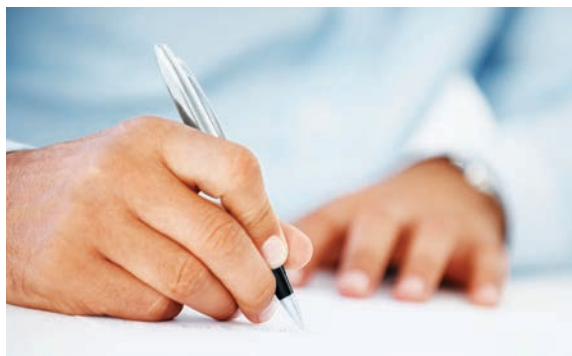


GETTING A NEW CAR IS FUN!

BUT SIGNING A CONTRACT IS SERIOUS BUSINESS.



When you sign a contract at the dealer, you're entering into a binding legal agreement. So you want to make sure you pay attention and know what you're agreeing to do.

Here are a few parts of the contract form to pay close attention to:

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit, including your down payment of \$_____.

Your payment schedule will be:
 Number of Payments: _____ Amount of Payments: _____ When Payments Are Due: _____

Your Payment Schedule:
 This area tells you how many payments you'll make (term of loan), what the payment will be, and when the first payment is due. If you have a balloon loan, your final payment will be listed here.

Remember, Credit Union of Colorado offers no payments for 90 days—be sure the start date is correct!

ITEMIZATION OF AMOUNT FINANCED

- Purchase price (including \$_____ sales tax, and \$_____ delivery and handling charge*) \$_____ (1)
 *The delivery and handling charge represents costs and additional profit to the Seller/Dealer.
- Total down payment (if negative enter "0" and see line 4d below)
 Trade-in (Year _____ Make _____ Model _____)
 Trade-in allowance \$_____
 - payoff by Seller \$_____ = net trade-in \$_____
 + cash \$_____
 + other \$_____
 = \$_____ (2)
- Unpaid balance of cash price (1 minus 2) \$_____ (3)
- Other charges including amounts paid to others on your behalf (We may retain portions of these amounts):
 a. Fees to public officials (describe)
 Government certificate of title fees (includes security interest recording fee of \$_____) \$_____
 \$_____
 \$_____

Your Trade-In:
 This should accurately describe the vehicle you're trading in.

Itemization of Amount Financed: Here's where your trade-in value and any dealer handling fees will show up. Make sure the numbers match what you've been told.

c. Other (describe who is paid and purpose)

to _____	for _____	\$_____
to _____	for _____	\$_____
to _____	for _____	\$_____
to _____	for _____	\$_____

Section 4c: This is where GAP (Guaranteed Auto Protection), Balloon Note Loan program fee and Warranty Insurance fees will show up, if you choose to add these coverages. Remember, they're not required.

GAP/DEBT CANCELLATION

Debt cancellation or guaranteed automobile protection ("GAP") agreements, which pay or satisfy the remaining debt after property insurance benefits are exhausted, are not required to obtain credit or any particular or favorable credit terms and will not be provided unless you sign below and agree to pay the additional cost. You may wish to consult an insurance agent to determine whether similar coverage may be obtained and at what cost. GAP benefits may decrease over the term of this contract. You may cancel GAP for any or no reason within 30 days after GAP was purchased and receive a full refund of the GAP fee or premium so long as no loss or event covered by GAP has occurred. GAP is not a substitute for collision or property damage insurance.

I want: _____
 (Name of debt cancellation/GAP agreement)

Fee/Premium: \$_____
 Term: _____

Buyer Signature _____
 Co-Buyer Signature _____

DO NOT sign here if you DO NOT want GAP insurance. (GAP insurance covers you for the amount of depreciation not covered by your regular car insurance should your car be totaled.)

IF EVERYTHING ISN'T FINE, DO NOT SIGN!

If anything on the contract is not filled out correctly according to your understanding of your purchase, **do not sign the contract.** This is a legal document and once it's signed, you are committed to everything it includes.

If you have questions, ask your sales person, or feel free to call us at **800-444-4816.**

BACK of CONTRACT

ASSIGNMENT

For value received, Seller assigns all of its right, title and interest in this Contract to Buyer. Seller agrees to execute this Contract and to deliver to Buyer the described property. (1) Title to the property of the line of sale shall vest in Seller. (2) Seller has the legal right to and did properly assign and deliver each title and property to Buyer. (3) Each property was not repossessed in any way by Buyer. (4) The statements of Buyer in his credit statement are true to Seller's knowledge. (5) The Colorado title of all security interests and liens, except the vehicle security interest, (6) Seller in the sole name of the Contract and has the right to sell and assign same. (7) The down payment was paid in full by Buyer in cash and/or trade-in as stated herein. (8) Buyer is of lawful age and competent. (9) The signature(s) of Buyer(s) is/are genuine. (10) The Colorado is correctly described herein. (11) Seller has made all disclosures and given all notices required by the Federal Consumer Credit Protection Act and Colorado Uniform Consumer Credit Code, and (12) Buyer's obligations did not arise from a referral sale or a home solicitation sale. If any of the above warranties are false, Seller agrees to save assignee harmless and to pay all attorney fees and other costs incurred by assignee in enforcing such warranties against Seller.

Lender Name: Make sure this says "Credit Union of Colorado."



Here to help.[®]
 cuofco.org | 303.832.4816 | 800.444.4816

This credit union is federally insured by the National Credit Union Administration.