

# FIRST TIME CAR BUYER'S PLAN

## GOLD

- Minimum of 1 ½ years on their current job
- Living at their current address for at least one year
- EFCU will lend up to 100% of wholesale Kelley Blue Book value
- Will go up to a max loan amount of \$15,000

### C TIER

New Car | Used Car  
Other Collateral Tracked

## SILVER

- Minimum of 1 year on their current job
- Living at their current address for at least 6 months
- EFCU will lend up to 90% of wholesale Kelley Blue Book value
- Will go up to a max loan amount of \$15,000

### D TIER

New Car | Used Car  
Other Collateral Tracked

## BRONZE

- Minimum of 6 months on their current job
- Living at their current address for at least 6 months
- EFCU will lend up to 80% of wholesale Kelley Blue Book value
- Will go up to a max loan amount of \$10,000

### E TIER

New Car | Used Car  
Other Collateral Tracked

[elkofcu.org](http://elkofcu.org) | 775.738.4083

Federally insured by NCUA

