

# **Vehicle Title & Lien Instructions**

As part of your loan agreement, Connexus Credit Union requires a lien on the security ("collateral") you pledged for your loan. This sheet contains instructions on how to add Connexus as the lienholder.

A You must provide the Certificate of Title or other proof of ownership reflecting Connexus Credit Union as <u>the first lienholder</u> within 60 days of opening your loan. If this is not done, your loan's APR may be converted to an unsecured rate of 15.99%.

If you have questions about the lien or titling processes described on this sheet, please call us at 800.845.5025.

### I refinanced my vehicle with Connexus

After you sign your refinance loan paperwork, Connexus will send the payoff check to your previous financial institution and request your title or lien release. *You must then do the following:* 

- Contact your prior financial institution to verify the lien was released and the title was mailed to: Connexus Credit Union PO Box 8026 Wausau, WI 54402
- 2. If necessary, we will mail you the lien filing paperwork to complete, and then you must return it to Connexus. If all of the appropriate lien filing paperwork was completed electronically in your loan documents, no further action is needed.
- 3. Complete and return the lien filing paperwork (and original title and lien release from your former lender, if requested) to Connexus. Upon receiving your completed paperwork, Connexus will submit it to the titling agency on your behalf.

# I purchased my vehicle at a dealership

### If the dealership will complete titling paperwork on your behalf:

 Instruct them to record Connexus Credit Union as the first lienholder on the registration and titling paperwork using the below information. Note: If your state is listed in the Lien Code Chart\*, ensure the dealer includes the corresponding code. Connexus Credit Union

PO Box 985 Wilmington, OH 45177

2. Follow up with the dealership regarding the status of the title and submit titling confirmation to Connexus via fax (833.606.1559) or email (titles@connexuscu.org).

# See additional pages for more options and information.



#### If the dealership sends the titling paperwork to you:

If the dealership is providing the title paperwork to you, it is your responsibility to register the vehicle in your name and record Connexus Credit Union as first lienholder.

- 1. Visit your local title agency (DMV, DNR, etc.) in person or online to obtain the required titling paperwork (processes and applications vary by state).
- 2. Once obtained, complete the title application with your personal information, the vehicle information, and the following lienholder information:

Connexus Credit Union PO Box 985 Wilmington, OH 45177

Note: If your state is listed in the Lien Code Chart\*, please also include the corresponding code on your title application.

- 3. Submit the application and any required tax or titling fees in person or by mail to your title agency.
- 4. A new title will be issued according to the agency's standards.

### I purchased a vehicle I was leasing

# *It is your responsibility to register the vehicle in your name and record Connexus Credit Union as first lienholder.*

- 1. Contact your lease buyout company regarding the status of your title.
- 2. Visit your state's title agency (DMV, DNR, etc.) to obtain the required paperwork.
- 3. Obtain the title and paperwork from the lease buyout company.
- 4. Complete a title application with your personal, vehicle, and Connexus Lienholder Information\*\*.
- 5. If your state is listed in the Lien Code Chart\*, include the corresponding code.
- 6. Submit the application and original title along with any required documents in person or by mail to your title agency. Pay the appropriate fees, including taxes and titling fees.
- 7. A new title will be issued according to the agency's standards.

### See additional pages for more options and information.



### I purchased my vehicle from a private seller

**A** It is your responsibility to ensure any applicable liens on the vehicle for the previous owner are released and to register the vehicle in your name and record Connexus Credit Union as first lienholder.

- 1. Visit your state's title agency (DMV, DNR, etc.) to obtain the required paperwork.
- 2. Obtain the title from the seller or seller's financial institution.
- 3. Obtain a title application from your title agency or online.
- 4. Complete a title application with your personal, vehicle, and Connexus Lienholder Information\*\*.
- 5. If your state is listed in the Lien Code Chart\*, include the corresponding code.
- 6. A new title will be issued according to the agency's standards.

## \*Lien Code Chart

AZ	39-0263945
СА	GWK
СО	E3902639450001
FL	215207164
GA	001106295712
IA	39-0263945
ID	390263945
IL	E01100IL
IN	3902639450001
KS	390263945
LA	EWCH
MA	C 04610
MD	275
ME	390263945-001
MI	LH029311

MS	900 142 888 00
NC	34857888
NE	94027965
NJ	216238922451770
NV	CZ0012
NY	82148
ОН	E12171
PA	39026394501
SC	30586118
SD	390263945
ТΧ	39026394500
VA	4SELT
WA	CAV
WI	002570
WV	E01100WV

## **\*\*Connexus Lienholder Information**

Connexus Credit Union PO Box 985 Wilmington, OH 45177

### Definitions

**Collateral:** Auto, motorcycle, boat, trailer, motor, motor home, RV, jet ski, ATV/UTV, etc.

**Lienholder:** Financial institution with enforceable right on an asset or property as security for debt.

Title Agency: DMV, DNR, etc.

**Lien paperwork:** Signed title application, original title, and lien release.