

Title and Insurance Requirements - Private Sale

Congratulations on your new vehicle loan!

Please follow these steps to finalize our Title and Insurance requirements.

Title: Here is what we need you to do

Per your Loan Agreement, it is your responsibility to make sure DCU receives your vehicle title listing DCU as the lienholder within 90 days from the date of your loan.

1. If the Seller has an existing loan, they must pay off the vehicle loan for the title to be released.
2. The Seller must transfer the title over to you (transfer of ownership).
3. You must take the title to your local Department of Motor Vehicles (DMV) and apply for a new title in your name.
4. You must make sure the DMV adds DCU as lienholder on the title application as follows:

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PO Box 25166
Lehigh Valley, PA 18002

5. If the title application is filled out correctly, the DMV will send the title to DCU.
6. You will receive a letter through the mail and a Digital Banking message confirming we are all set.

DCU's lien will remain in force until the loan balance is paid in full.

Insurance: Here is what we need you to do

Your insurance company must provide a copy of your insurance policy to DCU within 90 days from the date of your loan.

1. Contact your insurance company and make sure DCU is added to the policy as loss payee:

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PO Box 25007
Fort Worth, TX 76124

2. Your insurance policy should include:
 - Year, Make, Model, Vehicle Identification Number (VIN)
 - Comprehensive and Collision Coverage (deductible cannot exceed \$1,000.00)
 - No excluded drivers
3. Provide a copy of your insurance policy to DCU using one of the options below:
 - a. Email the form to dcu@myloaninsurance.com (preferred method)
 - b. Fax to **877.293.2059**
 - c. Mail your completed form to:

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Fort Worth, TX 76124