

Reliable Ride Prequalifying Guidelines

- **Must be currently employed and have verifiable and consistent employment history for the last 6 months.**
- **Must be capable of opening a Credit Union account and willing to have the amount of car payment directly deposited into said account (minimum amount needed to open is \$30.00).**
- **Must be able to acquire automobile insurance.**
- **Must be in the income eligible parameters noted on Reliable Ride brochure**
- **Must be willing (upon lender approval) to allow Manatee Community Federal Credit Union to install a starter interrupter/GPS device on financed vehicle.**
- **Must complete vehicle maintenance videos and financial education online courses.**
- **Must possess a valid driver's license.**

Guidelines listed above are preliminary prequalifying and should not be considered as the only criteria required for lender approval.

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RELIABLE RIDE CHECK LIST

To Bring:

1. _____ Proof of Income (last two paystubs)
2. _____ Valid Driver's License
3. _____ \$30.00 minimum (for non-members)

To Complete and Return:

1. _____ Verification of Rent / Mortgage Statement
2. _____ Statistical Questionnaire
3. _____ Share with us your "Story" worksheet
4. _____ Photo Release
5. _____ Verification of Employment

Please return above documents within 7 business days

- **Shop for your car while awaiting loan approval at <https://www.manateecfcu.org/auto-buying/everything-auto>**
- **Complete the online course – Credit Reports and Scores
www.greenpathpartner.org/node/1112453/iframe/hnFebj6oMU4%253D**
- **View Vehicle Maintenance video at <http://youtu.be/osn-NBcBYLA>**

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Statistical Questionnaire

Name: _____

Are you a student? Yes No

If yes, where? _____

When do you graduate? _____

1. Do you currently own a car? Yes No

Year _____ Make _____ Model _____

2. Current means of transportation:

3. Does any other adult in the home own a vehicle? Yes No

4. Does applicant or co-applicant have children that must be transported to daycare? Yes No

5. How far does the applicant/co-applicant travel to work? _____ # of miles

6. Have you ever filed bankruptcy? Yes No

7. Please provide any special vehicle needs: i.e. transporting children in car seats or need wheelchair access, etc.

8. Do you have an account at a Financial Institution?

How many payday loans have you had in the past 6 months? _____

Do you have any outstanding Payday Loans currently? Yes No

Email Address: _____

Cell Phone #: _____

Home #: _____

Vehicle Maintenance Quiz

Please answer the questions to the best of your knowledge.

1. What is the standard Brake Fluid in the US?
 - a. Dot 3
 - b. Dot 5
 - c. Dot 7
 - d. Polka Dot
 - e. Dot to Dot

2. Can different DOT level of brake fluids be mixed?
 - a. Yes
 - b. No

3. Where can you find the recommended type of brake fluid for your vehicle?
 - a. On the tire
 - b. On the inside of the driver door jam
 - c. On the cap of the brake fluid reservoir
 - d. On the gas cap

4. Motor oil should be checked with the car running and after it has been driven for a while.
 - a. True
 - b. False

5. Where would you find the proper weight of the Motor Oil?
 - a. Owner's Manual
 - b. Coolant Dipstick
 - c. Motor Oil Dipstick
 - d. Gas Cap
 - e. Inside Drivers Door Jam

Quiz continued...

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6. What does the “W” in the type of oil mean?
- Wheel
 - Winter
 - Weight
 - Whatever

7. Should you use Generic Power Steering Fluid in your car? If No, why not?

8. If the belts are frayed on the sides they are still ok because the top is smooth.
- True
 - False

9. What does the Air Filter do?
- Keeps dirt from going into the engine
 - Cleans the air in the interior of the car
 - Makes sure the air conditioning is working
 - Cools down the car

10. What part of the air filter would be dirty if it needs replacement?
- Inside
 - Outside
 - Rubber portion
 - It won't get dirty

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VERIFICATION OF EMPLOYMENT <i>(To be completed by employer)</i>			
Employee Name		Job Title	
Currently Employed		Current Wage/ Salary	
Date first employed		Last day of employment	
Average number of regular hours per week:		Overtime rate per hour:	
Average number of overtime hours per week:		Shift differential rate:	
Average number of shift differential hours per week:		Commission, bonuses, tips:	
Anticipated changes in Employee's pay rate in next 12 months:			
Effective Date:		Employer Name:	
Additional Remarks:			
Signature:		Date:	
Position:			

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Requests for Verification of Rent

Tenant Information			
Name:			
Address:			
Address 2:	City:	State:	Zip Code:

Landlord Information			
Name:		Phone:	
Address:			
Address 2:	City:	State:	Zip Code:

Additional Information	
Tenant Rented From: _____ To: _____	Is Account Satisfactory? YES NO
Amount of Rent: _____	Number of late payments past due 30 days in the last 12 months: _____
Please provide additional information which may be of assistnce in determining credit worthiness:	

Authorized Signatures

Please Print Name

Title

Landlord Signature

Date

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PHOTO RELEASE

I, _____, hereby authorize Manatee Community Federal Credit Union permission to use my likeness in a photograph and share my personal story in any and all of its publications, including but not limited to all Manatee Community Federal Credit Union's printed and digital publications. I understand and agree that any photograph using my likeness will become property of Manatee Community Federal Credit Union and will not be returned.

I acknowledge that since my participation with Manatee Community Federal Credit Union is voluntary, I will receive no financial compensation.

I hereby irrevocably authorize Manatee Community Federal Credit Union to edit, alter, copy, exhibit, publish or distribute this photo for purposed of publicizing Manatee Community Federal Credit Union's programs or for any other lawful purpose. In addition, I waive the right to inspect or approve the finished product, including written or electronic copy, wherein my likeness appears. Additionally, I waive any right to royalties or other compensation arising or related to the use of the photograph.

I hereby hold harmless and release and forever discharge Manatee Community Federal Credit Union from all claims, demands, and causes of action which I, my heirs, representatives, executor, administrators, or any other persons acting on my behalf or on behalf of my estate have or may have by reason of this authorization.

Printed Name: _____ Date: _____

Signature: _____

Signature: _____

(Signature of guardian if under 18 years of age)