

Congratulations on your new loan!

Here are your next steps:

- » Take the title and all supporting documents to the local DMV/DOL office and complete the title work. You are responsible for completing the title work on your collateral **and adding Alaska USA Federal Credit Union to the title** as your lienholder within **60 days**.
- » If you refinanced or purchased from another Alaska USA member, you will receive a phone call from the Alaska USA Titles department advising that the title will be mailed out to you with instructions for title work to be completed.
- » Alaska USA Federal Credit Union must be identified as the first lienholder on the certificate of title. Our lienholder information is as follows:
Alaska USA Federal Credit Union
PO Box 196613
Anchorage, AK 99519
- » Include Alaska USA's ELT identifier on title applications in the following states:
 - Arizona 92-0019874
 - California N65
 - Washington AFC

Once completed, we require a copy of the registration, showing our lien has been added,* to be emailed to:

cltitles@alaskausa.org

Make sure you have received the "Title & Lien Instructions" document which provides instructions to help you with the process. If you are still unsure of what is needed, **contact or visit your local DMV/DOL office** so they can confirm what documents are needed and that yours are completed correctly.

Quick tip if purchasing from a private party: To complete the title work, you will need the seller's state-specific DMV/DOL Limited Power of Attorney, or the seller will need to be present to sign off on the title.

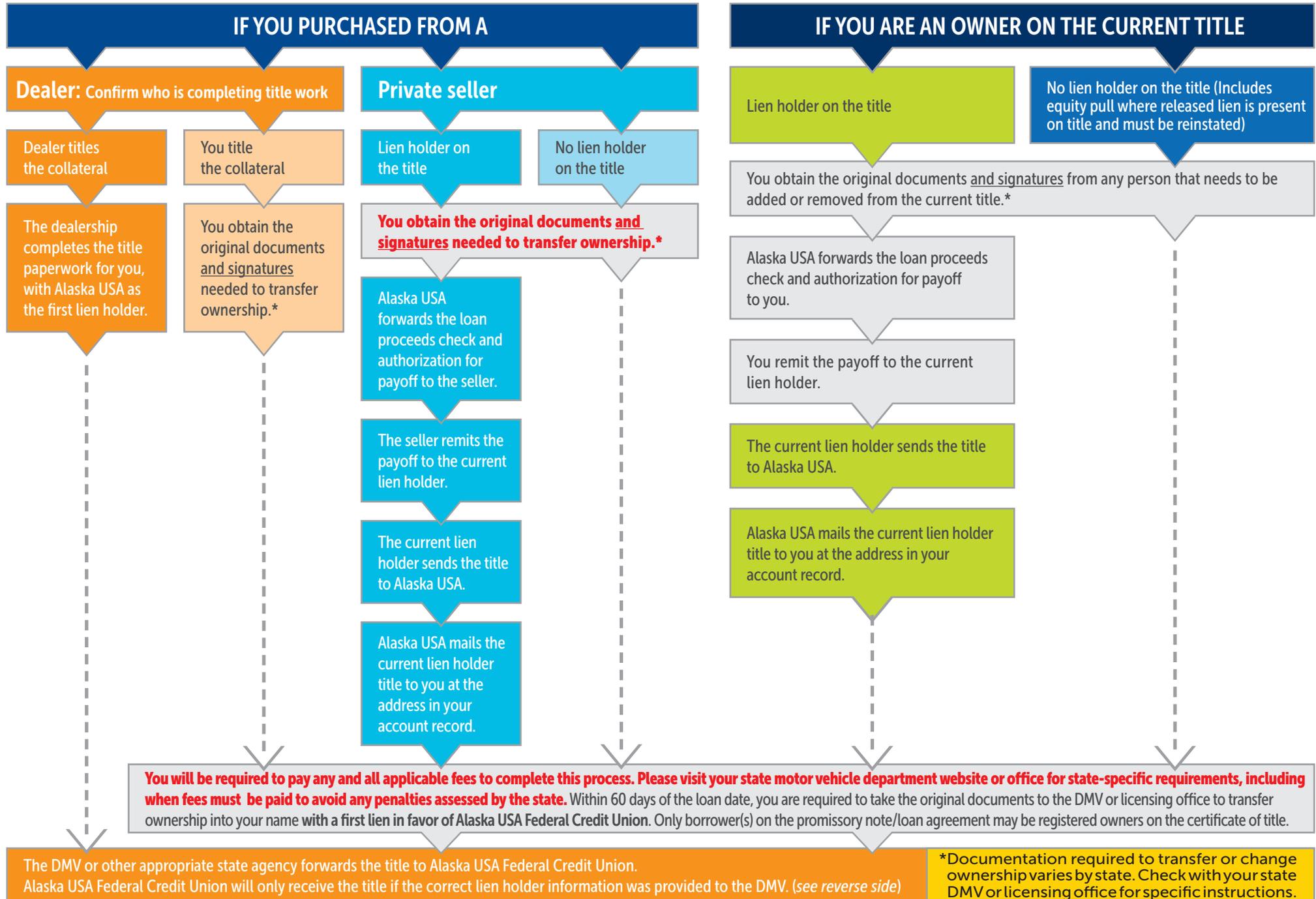
**If the lienholder is not shown on the registration, please email a title summary*

AlaskaUSA[®]
Federal Credit Union

Title & Lien Instructions for Collateralized Loans

See the reverse side of this document for important information

Gray boxes indicate action is required by you



<p>Questions</p>	<p>For immediate assistance, contact Alaska USA’s Consumer Lending Titles department by telephone at 800-525-9094 or 907-786-2577 from 9:00 a.m. to 6:30 p.m. Pacific time, Monday through Friday.</p> <p>For general assistance, you may email the department at cltitles@alaskausa.org</p>											
<p>Responsibilities</p>	<p>You will be required to pay any and all applicable fees to complete this process. Please visit your state motor vehicle department website or office for state-specific requirements, including when fees must be paid to avoid any penalties assessed by the state.</p> <p>If you purchase from a dealer, the dealer may submit your title documents to the DMV or licensing office on your behalf. Verify the dealer has identified Alaska USA Federal Credit Union as the first lien holder at the address listed below or by the ELT identifier.</p> <p>In all other cases, it is your responsibility to title the vehicle in the name of <u>all</u> borrowers on the promissory note/loan agreement within 60 days of the loan date and ensure Alaska USA Federal Credit Union is identified as the first lien holder at the address listed below or by ELT identifier.</p>											
<p>First Lien Holder</p>	<p>Alaska USA Federal Credit Union must be identified as the first lien holder on the certificate of title. Our lien holder information is as follows:</p> <p>Alaska USA Federal Credit Union PO Box 196613 Anchorage, AK 99519</p> <p>Include Alaska USA’s ELT identifier on title applications in the following states.</p> <table border="1" data-bbox="386 678 766 836"> <thead> <tr> <th>State</th> <th>ELT identifier</th> </tr> </thead> <tbody> <tr> <td>Arizona</td> <td>92-0019874</td> </tr> <tr> <td>California</td> <td>N65</td> </tr> <tr> <td>Washington</td> <td>AFC</td> </tr> </tbody> </table>		State	ELT identifier	Arizona	92-0019874	California	N65	Washington	AFC		
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<p>Timing of Lien Perfection</p>	<p>Within 60 days of the loan date, you are required to take the original documents to the DMV or licensing office to transfer ownership. All borrowers must be listed as registered owners and Alaska USA Federal Credit Union must be the first lien holder on the title.</p>											
<p>Registered Owners</p>	<p>Verify the names of all borrowers and the collateral description on the promissory note/loan agreement and security agreement match the title documents.</p> <p>All borrowers on the promissory note/loan agreement are required to be on the certificate of title or other proof of ownership. Non-borrowers are <u>not</u> permitted to be on the certificate of title or other proof of ownership.</p>											
<p>Documents Required as Proof of Lien</p>	<table border="1"> <thead> <tr> <th>Collateral</th> <th>Original Document Required by Alaska USA Federal Credit Union</th> </tr> </thead> <tbody> <tr> <td>New or Used auto, RV, or motorcycle</td> <td>State-Issued Certificate of Title</td> </tr> <tr> <td>Boat, trailer, motor, or other</td> <td>State-Issued Certificate of Title, even if state regulation indicates titling is optional</td> </tr> <tr> <td>Collateral titled in KY, MD, MN, MT, NY & OK</td> <td>Security Interest Filing or a Copy of the title</td> </tr> <tr> <td>State regulations dictate collateral may be registered but <u>not</u> titled</td> <td>Copy of State-Issued Registration or Copy of Bill of Sale</td> </tr> </tbody> </table>	Collateral	Original Document Required by Alaska USA Federal Credit Union	New or Used auto, RV, or motorcycle	State-Issued Certificate of Title	Boat, trailer, motor, or other	State-Issued Certificate of Title, even if state regulation indicates titling is optional	Collateral titled in KY, MD, MN, MT, NY & OK	Security Interest Filing or a Copy of the title	State regulations dictate collateral may be registered but <u>not</u> titled	Copy of State-Issued Registration or Copy of Bill of Sale	
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<p>Reminder(s)</p>	<p>As a general reminder, while any part of the loan is unpaid, you promise: (1) To help the credit union enforce and protect the security interest you have given the credit union and to pay all costs and any attorney fees the credit union incurs to do so; and (2) To be responsible for protecting and securing the credit union’s lien interests in a timely manner as defined by law, including, but not limited to, titling and registration of the collateral; and (3) To hold the credit union harmless from and against all claims arising before the credit union’s interests are perfected.</p> <p>See your promissory note/loan agreement disclosure statement and security agreement for complete disclosures.</p>											