

ReadyLOAN Check

What is a ReadyLoan Check?

A ReadyLoan Check — a blank check valid for 30 days, up to your preapproved loan amount — is all you need to purchase your next vehicle or motorcycle over 600cc from a dealer or private seller.¹ Simply fill out the check and hand it to the seller when you find your vehicle.

What can you include on a ReadyLoan Check?

- Vehicle price
- Title
- Tax
- Guaranteed Asset Protection (GAP)²
- Warranty costs
- Debt Protection³

What happens next?

When you find the vehicle that's right for you, you'll fill out your ReadyLoan Check and hand it to the seller. Once the seller cashes the check, your loan will be disbursed. You'll see it on your account summary in ComputerLine® and on the OUCU Mobile app.

What about GAP and Debt Protection?

You can add your purchase of optional GAP and/or Debt Protection right to your ReadyLoan Check —just check the appropriate boxes, and OU Credit Union will handle the rest!

Learn more at oucreditunion.org.

Your ReadyLoan Check will give you the confidence that comes with knowing how much you can afford and the flexibility to get your next vehicle whenever you're ready.

Ready to apply?

oucreditunion.org/vehicleloans | 800-766-6828 | Visit a branch

¹ ReadyLoan Checks are not to be used for the purchase of recreational vehicles, boats, motorsport, or commercial vehicles. ² Your purchase of MEMBER'S CHOICE™ Guaranteed Asset Protection (GAP), which includes deductible assistance, is optional and will not affect your application for credit or the terms of any credit agreement you have with OU Credit Union. Certain eligibility requirements, conditions, and exclusions may apply. You will receive the contract before you are required to pay for GAP. You should carefully read the contract for a full explanation of the terms. If you choose GAP, adding the GAP fee to your loan amount will increase the cost of GAP. You may cancel GAP at any time. If you cancel GAP within 90 days you will receive a full refund of any fee paid. ³ Your purchase of Debt Protection is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative or refer to the Member Agreement for a full explanation of the terms of Debt Protection. You may cancel the protection at any time. If you cancel protection within 30 days, you will receive a full refund of any fee paid. DP, GAP-4604156.1-0322-0424.

Specific features, rates, and fees of Credit Union services are subject to change without notice.

