

# Auto Loans



**We are driven to serve you!**

We understand how owning a vehicle is critical to your financial well-being. In our communities, without always having access to public transportation, our employment and our families require a dependable vehicle. We are here to help make that happen, to contribute towards a reliable vehicle to get you to where you need to be!

As a financial coaching organization, we provide credit building, goal setting, and budgeting to facilitate financial growth for all individuals.

Call today to inquire!



**FIRST NATIONS**  
**COMMUNITY FINANCIAL**

Find us on 

**APPLY ONLINE TODAY!**

**[www.firstnationsfinancial.org](http://www.firstnationsfinancial.org)**

# About our Auto Loan

- Must have a valid driver's license and proof of insurance
- Maximum lending amount is \$10,000
- Debt-to-Income (DTI = Total Debt/Total Income) ratio = 40% or under
- Less than \$5,000 in judgements or collections on your credit report
- Payback period is 3-5 years, dependent upon the year of the vehicle
- Interest rate is based upon your DTI ratio
- Ineligible if vehicle has been repossessed in the last four (4) years
- Loans for HCN employees require one year consistent employment & voluntary wage assignment



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*To see full list of services  
or apply for a loan, visit our website:*

**[www.firstnationsfinancial.org](http://www.firstnationsfinancial.org)**