

## My Credit Union Financial Loan Instructions

Link for pre-approval and application:

<https://internetloanapplication.cudl.com/mycreditunion/>

**Note:** If you are applying for official loan approval, a VIN (Vehicle Identification Number) is required and will be provided by Vistabule after you submit your completed pricing sheet. If you are only seeking pre-approval, a VIN is not necessary.

Good news — Minnesota residency is *not* required to apply!

### Online Loan Application Process – Recreational Vehicles & Trailers

Applying for a Vistabule/DayTripper loan through **My Credit Union** is quick and easy. The entire process can be completed online in under five minutes.

### Step-by-Step Instructions

#### 1. Access the Application (Skip this step if clicked above link)

- Visit the My Credit Union website.
- Navigate to: **My Self** → **My Self Borrow** → **Recreational Loans**.
- Click **Apply for Loan**.

#### 2. Membership Status

- When prompted: “Are you a current My Credit Union member?” select **No** (if applicable).
- There will be a pop up - I qualify for membership based on one of the following: Under “I am one of the following,” choose:  
“*Members, Volunteers, and Donors of the My Credit Union Community Foundation.*”
- Click **Next**.

(See photo on next page)

**I qualify for membership based on one of the following:**

- I Live, Work, Worship, Volunteer, or attend School in any of the following:
- I am an immediate family member of an existing member of MY Credit Union.
- I am one of the Following:
  - \* Reason: Members, Volunteers, and Donors of MY Credit Union Com
- None of the above

Next Cancel

### 3. Loan Details

- **Type of Loan:** Select **Recreational Vehicle Loan**.
- **Requested Amount:** Enter your total based on your finalized build form or pricing worksheet (e.g., \$35,000).
- **Term:** Choose a term up to **120 months**.
- **Purpose of Loan:** Select **Purchase**.
- Click **Next**.

### 4. Vehicle Information (Optional)

- If you're seeking **pre-approval only**, select *"I just want to get pre-approved"* to skip vehicle details.
- Otherwise, complete the following:
  1. **Condition:** New
  2. **Year, Make, Model:** e.g., 2025, Travel Trailer, Vistabule or DayTripper
  3. **Mileage:** 0
  4. **VIN:** Contact Vistabule after submitting your completed pricing sheet; they will provide the VIN.
  5. **Cash Down:** Enter your down payment amount.
  6. **Vehicle Value:** Enter the total price of the trailer.
- Click **Next**.

### 5. Personal & Financial Information

- Provide your **personal information**, including your **Social Security number** (required for a credit check).
- Enter your **employment and income details**.
- Review your information and **submit** the application.

#### 6. Application Review

- Applications are typically processed within **15–30 minutes** during business hours.
- A **loan officer** will follow up by phone to discuss your application, answer questions, and explain next steps.

#### My Credit Union Background and Operations

- My Credit Union has won numerous awards and has a rich 60-year history in the community.
- The credit union started as a service for local public-school teachers.
- They are involved with various community initiatives, including those for schoolteachers and veterans.
- Current business hours are 8:30 AM to 6:00 PM Monday through Friday, and 8:30 AM to 1:00 PM on Saturdays.