



Thank you for your business!

For a fast and secure upload of documents, **please use the link we have provided you.**

If you are unable to use this link, please email documents to loans@memphiscu.org . (Please do not email documents with your Social Security number on them.)

Required documents for auto loan refinances:

- Copy of Title (request from lender)
- Copy of Current Registration with proof of sales tax being paid is acceptable only if unable to provide copy of title
- Copy of your current loan contract
- 10-day payoff letter from current lender. The letter must include your name, account number, payoff information, and the address to which to submit the payoff.
- Picture of the current mileage of the auto being refinanced (Odometer reading)
- Proof of Income
- Insurance Policy: Borrower must be the policyholder. Memphis City Employees Credit Union must be listed as the lienholder. Comprehensive and Collision deductibles may not exceed \$1000. Uninsured Motorist coverage is required.

Lienholder Info: Memphis City Employees Credit Union

2608 Avery Ave

Memphis, TN 38112

NOTE: Once we receive the released title from your current lender, we will submit our lienholder information to the state in which you reside. This title fee will be deducted from your account and should be in your savings account at the time your loan is booked. This fee varies depending on your state of residence. As of 8/1/2025, the fee for Tennessee is \$27 and for Mississippi is \$10



Avery Branch 2608 Avery Avenue Memphis TN 38112	Mt. Moriah Branch 2678 Mt Moriah Ter Cv Memphis TN 38115	Whitten Branch 1900 Whitten Rd 102 Memphis TN 38133	Whitehaven Branch 4135 Elvis Presley Blvd Memphis TN 38116	Winchester Branch 3617 Winchester Road Memphis TN 38118	Stage Road Branch 5751 Stage Road Bartlett TN 38134
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