

## Vehicle Title & Lien Instructions

As part of your loan agreement, Connexus Credit Union requires a lien on the security (“collateral”) you pledged for your loan. This sheet contains instructions on how to add Connexus as the lienholder.

**⚠️ You must provide the Certificate of Title or other proof of ownership reflecting Connexus Credit Union as the first lienholder within 60 days of opening your loan. If this is not done, your loan’s APR may be converted to an unsecured rate of 15.99%.**

If you have questions about the lien or titling processes described on this sheet, please call us at 800.845.5025.

### I refinanced my vehicle with Connexus

After you sign your refinance loan paperwork, Connexus will send the payoff check to your previous financial institution and request your title or lien release. ***You must then do the following:***

1. Contact your prior financial institution to verify the lien was released and the title was mailed to:  
Connexus Credit Union  
PO Box 8026  
Wausau, WI 54402
2. If necessary, we will mail you the lien filing paperwork to complete, and then you must return it to Connexus. If all of the appropriate lien filing paperwork was completed electronically in your loan documents, no further action is needed.
3. Complete and return the lien filing paperwork (and original title and lien release from your former lender, if requested) to Connexus. Upon receiving your completed paperwork, Connexus will submit it to the titling agency on your behalf.

### I purchased my vehicle at a dealership

***If the dealership will complete titling paperwork on your behalf:***

1. Instruct them to record Connexus Credit Union as the first lienholder on the registration and titling paperwork using the below information. Note: If your state is listed in the Lien Code Chart\*, ensure the dealer includes the corresponding code.  
Connexus Credit Union  
PO Box 985  
Wilmington, OH 45177
2. Follow up with the dealership regarding the status of the title and submit titling confirmation to Connexus via fax (833.606.1559) or email (titles@connexuscu.org).

***If the dealership sends the titling paperwork to you:***

If the dealership is providing the title paperwork to you, it is your responsibility to register the vehicle in your name and record Connexus Credit Union as first lienholder.

1. Visit your local title agency (DMV, DNR, etc.) in person or online to obtain the required titling paperwork (processes and applications vary by state).
2. Once obtained, complete the title application with your personal information, the vehicle information, and the following lienholder information:

Connexus Credit Union  
PO Box 985  
Wilmington, OH 45177

Note: If your state is listed in the Lien Code Chart\*, please also include the corresponding code on your title application.

3. Submit the application and any required tax or titling fees in person or by mail to your title agency.
4. A new title will be issued according to the agency's standards.

## **I purchased a vehicle I was leasing**

**⚠ *It is your responsibility to register the vehicle in your name and record Connexus Credit Union as first lienholder.***

1. Contact your lease buyout company regarding the status of your title.
2. Visit your state's title agency (DMV, DNR, etc.) to obtain the required paperwork.
3. Obtain the title and paperwork from the lease buyout company.
4. Complete a title application with your personal, vehicle, and Connexus Lienholder Information\*\*.
5. If your state is listed in the Lien Code Chart\*, include the corresponding code.
6. Submit the application and original title along with any required documents in person or by mail to your title agency. Pay the appropriate fees, including taxes and titling fees.
7. A new title will be issued according to the agency's standards.

**See additional pages for more options and information.**

## I purchased my vehicle from a private seller

**⚠️ It is your responsibility to ensure any applicable liens on the vehicle for the previous owner are released and to register the vehicle in your name and record Connexus Credit Union as first lienholder.**

1. Visit your state's title agency (DMV, DNR, etc.) to obtain the required paperwork.
2. Obtain the title from the seller or seller's financial institution.
3. Obtain a title application from your title agency or online.
4. Complete a title application with your personal, vehicle, and Connexus Lienholder Information\*\*.
5. If your state is listed in the Lien Code Chart\*, include the corresponding code.
6. A new title will be issued according to the agency's standards.

### \*Lien Code Chart

AZ	39-0263945	MS	01-236739712
CA	GWK	NC	34857888
CO	E3902639450001	NE	94027965
FL	215207164	NJ	216238922451770
GA	001106295712	NV	CZ0012
IA	39-0263945	NY	82148
ID	390263945	OH	E12171
IL	E01100IL	PA	39026394501
IN	3902639450001	SC	30586118
KS	390263945	SD	390263945
LA	EWCH	TX	39026394500
MA	C 04610	VA	4SELT
MD	275	WA	CAV
ME	390263945-001	WI	002570
MI	LH029311	WV	E01100WV

### \*\*Connexus Lienholder Information

Connexus Credit Union  
PO Box 985  
Wilmington, OH 45177

### Definitions

**Collateral:** Auto, motorcycle, boat, trailer, motor, motor home, RV, jet ski, ATV/UTV, etc.

**Lienholder:** Financial institution with enforceable right on an asset or property as security for debt.

**Title Agency:** DMV, DNR, etc.

**Lien paperwork:** Signed title application, original title, and lien release.