Auto loan checklist

Last Modified on 11/23/2026 1:12 pm EST

Get pre-approved before you shop, and you'll walk into the dealership knowing exactly what you can spend.

What you'll need

- Proof of income: your two most recent pay stubs, or last year's tax return if you're self-employed
- Photo ID
- Your current address and how long you've lived there
- Details about the vehicle, if you've found one: year, make, model, mileage and VIN
- Proof of insurance before you drive away

Current auto loan rates

Vehicle	Term	Rates as low as (APR)
New and used, 2024 or newer	Up to 60 months	5.24%
New and used, 2024 or newer	61 to 84 months	5.99%
Used, 2018 to 2023	Up to 60 months	6.24%
Used, 2017 or older	Up to 48 months	7.49%

Sample rates for this demo, effective November 1, 2026. Includes the 0.25% automatic payment discount.

Your rate depends on your credit history, the loan term and the vehicle's age. SeeHow we set loan rates.

How pre-approval works

1. Apply online, by phone or at a branch. Most decisions come back the same business day.
2. Your pre-approval is good for 60 days.
3. When you find the car, send us the buyer's order and we'll prepare your loan documents.