

Self-Titling Form

What is self-titling?

Self-titling is when you, as the member, agree to work with your local **motor vehicle agency** (sometimes called a DMV) to add NGFCU as the lienholder on the title of your newly financed vehicle.

Why do some of our members use self-titling?

You may have chosen to self-title either for convenience or other circumstances related to your vehicle purchase.

Your Checklist

What is expected from you if you self-title

1. **Sign** this Self-Titling form.
2. At your **local motor vehicle agency**, get NGFCU added as the **lienholder** on the below-listed vehicle title.
3. Confirm NGFCU receives the title within 60 days from when your loan was funded, or when notified that self-titling is required.
 - In some states, the updated title is sent straight to NGFCU (physically or electronically). In this situation, you can simply call to confirm that we have received it.
 - In a few states, the title comes directly to you as the member. In this situation, you will need to bring it to your local NGFCU branch.

How can you be most successful when working with your motor vehicle agency?

Because each state has different guidelines and required documents, we would recommend:

- Before your appointment, visit your state's website to learn the requirements to add a lienholder to the title for your specific purchase situation.
- Work with the representative during your appointment to get them everything you need to successfully add NGFCU as a lien-holder. Sometimes this may require an additional appointment to finish the process.
- Request documentation at your appointment showing that you have completed this process.
- Confirm with NGFCU that we have received the updated title by sending an email to SelfTitling@ngfcu.us.
- If the process takes more than 60 days, please call 800.633.2848 ext. 4826 so we can note where you are in the process.

What information will your motor vehicle agency need?

Name: _____

Loan#: _____

Year: _____

Make: _____

VIN: _____

**Northrop Grumman FCU
PO Box 47009
Gardena, CA 90247-6809**

**ELT# - Electronic Lien &
Title Number (see page 2)**

What happens if NGFCU does not get the title within the defined timeframe?

If the title is not received with NGFCU listed as the lienholder within 60 days of the loan being funded:

- The Vehicle Loan would be transitioned to an unsecured Signature Loan at a higher rate, which will result in a higher monthly payment.
- Why do we have to do this? Because the loan is no longer secured by your vehicle. A Vehicle Loan provides the benefit of a lower rate because it is secured by an asset. Transitioning to an unsecured Signature Loan with no asset means a higher rate, which results in a higher payment.

By signing below, you are acknowledging and accepting your responsibilities for self-titling your vehicle and you understand failure to do so in the time listed above will result in changes to your loan rate and payment as disclosed on your Security Note and Disclosure

BORROWER SIGNATURE

DATE

CO-BORROWER SIGNATURE

DATE



NGFCU SELF-TITLING INFORMATION

Your state may do electronic or paper titling. When you go to self-title, you may need to bring the paper title and/or NGFCU's ELT#/FEIN#.

In a few states, you will also be required to bring a signed Title Application provided to you by NGFCU. Please consult with your local **motor vehicle agency (sometimes called a DMV)** department or website for other items that may be needed.

ALABAMA – AL paper titling	Member needs to take paper title		
ALASKA – AK paper titling	Member needs to take paper title		
ARIZONA – AZ electronic titling	Must provide FEIN# 95-6040815		
ARKANSAS – AR paper titling	Member needs to take paper title		
CALIFORNIA – CA electronic titling	Must provide ELT# P71		
COLORADO – CO paper titling	Member needs to take paper title Must provide ELT# E9560408150001		
CONNECTICUT – CT paper titling	Member needs to take paper title		
DELAWARE – DE paper titling	Member needs to take paper title		
DISTRICT OF COLUMBIA – DC Paper titling	Member needs to take paper title		
FLORIDA – FL electronic titling	Must provide ELT# 228627739 & FEIN# 95-6040815		
GEORGIA – GA electronic titling	Must provide ELT# 001100659289		
HAWAII – HI paper titling	Member needs to take paper title		
IDAHO – ID electronic titling	Must provide FEIN# 95-6040815		
ILLINOIS – IL paper titling	Member needs to take paper title Branch staff will support the process		
INDIANA – IN paper titling	Member needs to take paper title		
IOWA – IA electronic titling	Must provide ELT# 95604081500		
KANSAS – KS paper titling	Member needs to take paper title		
KENTUCKY – KY paper titling	Member needs to take paper title Member keeps title, NGFCU will be notified		
LOUISIANA – LA electronic titling	Must provide ELT# EGNB Branch staff will support the process		
MAINE – ME paper titling	Member needs to take paper title		
MARYLAND – MD electronic titling	Member needs signed Title Application	Member needs to provide ELT# 6502	Member keeps title, NGFCU will be Notified
MASSACHUSETTS – MA electronic titling	Must provide ELT# C02799		
MICHIGAN – MI paper titling	Member needs to take paper title Member keeps title, NGFCU will be notified		
MARYLAND – MD electronic titling	Member needs signed Title Application	Member needs to take paper title	Member keeps title, NGFCU will be Notified
MISSISSIPPI – MS paper titling	Member needs to take paper title Must provide FEIN# 95-6040815		
MISSOURI – MO paper titling	Member needs to take paper title	Member provide FEIN# 95-6040815	Member keeps title, NGFCU will be Notified

MONTANA – MT paper titling	Member needs to take paper title Member keeps title, NGFCU will be notified		
NEBRASKA – NE electronic titling	Must provide ELT# 40584158		
NEVADA – NV electronic titling	Must provide ELT# NZ0117		
NEW HAMPSHIRE – NH paper titling	Member needs to take paper title		
NEW JERSEY – NJ paper titling	Member needs to take paper title Must provide FEIN# 95-6040815		
NEW MEXICO – NM paper titling	Member needs to take paper title		
NEW YORK – NY paper titling	Member needs signed Title Application	Member needs to take paper title	Member keeps title, NGFCU will be Notified
NORTH CAROLINA – NC electronic titling	Must provide ELT# 29686775		
NORTH DAKOTA – ND paper titling	Member needs to take paper title		
OHIO – OH paper titling	Member needs to take paper title		
OKLAHOMA – OK paper titling	Member needs signed Title Application Member needs to take paper title		
OREGON – OR paper titling	Member needs to take paper title		
PENNSYLVANIA – PA electronic titling	Must provide ELT# 32227608801		
RHODE ISLAND – RI paper titling	Member needs to take paper title		
SOUTH CAROLINA – SC electronic titling	Must provide FEIN# 95-6040815		
SOUTH DAKOTA – SD paper titlin	Member needs to take paper title		
TENNESSEE – TN paper titling	Member needs to take paper title		
TEXAS – TX electronic titling	Must provide ELT# 95-6040815		
UTAH – UT paper titling	Member needs to take paper title		
VERMONT – VT paper titling	Member needs to take paper title		
VIRGINIA – VA electronic titling	Member needs to take paper title Member needs to take paper title		
WASHINGTON – WA electronic titling	Must provide FEIN# 95-6040815		
WEST VIRGINIA – WV paper titling	Member needs to take paper title Member needs to take paper title		
WISCONSIN – WI electronic titling	Must provide ELT# 109773. Member keeps title, NGFCU will be notified		
WYOMING – WY paper titling	Member needs to take paper title		

***If the title previously had a lienholder (usually a bank or credit union) on it, the member will have to wait for NGFCU to obtain the paper title before they can go and complete self-titling.

