

# 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](mailto: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.

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

<b>MONTANA – MT</b> paper titling	Member needs to take paper title Member keeps title, NGFCU will be notified		
<b>NEBRASKA – NE</b> electronic titling	Must provide ELT# 40584158		
<b>NEVADA – NV</b> electronic titling	Must provide ELT# NZ0117		
<b>NEW HAMPSHIRE – NH</b> paper titling	Member needs to take paper title		
<b>NEW JERSEY – NJ</b> paper titling	Member needs to take paper title Must provide Corpcode# 6044 153 3890 2480		
<b>NEW MEXICO – NM</b> paper titling	Member needs to take paper title		
<b>NEW YORK – NY</b> paper titling	Member needs signed Title Application	Member needs to take paper title	Member keeps title, NGFCU will be Notified
<b>NORTH CAROLINA – NC</b> electronic titling	Must provide ELT# 29686775		
<b>NORTH DAKOTA – ND</b> paper titling	Member needs to take paper title		
<b>OHIO – OH</b> paper titling	Member needs to take paper title		
<b>OKLAHOMA – OK</b> paper titling	Member needs signed Title Application Member needs to take paper title		
<b>OREGON – OR</b> paper titling	Member needs to take paper title		
<b>PENNSYLVANIA – PA</b> electronic titling	Must provide ELT# 32227608801		
<b>RHODE ISLAND – RI</b> paper titling	Member needs to take paper title		
<b>SOUTH CAROLINA – SC</b> electronic titling	Must provide FEIN# 95-6040815		
<b>SOUTH DAKOTA – SD</b> paper titlin	Member needs to take paper title		
<b>TENNESSEE – TN</b> paper titling	Member needs to take paper title		
<b>TEXAS – TX</b> electronic titling	Must provide ELT# 95-604081500		
<b>UTAH – UT</b> paper titling	Member needs to take paper title		
<b>VERMONT – VT</b> paper titling	Member needs to take paper title		
<b>VIRGINIA – VA</b> electronic titling	Member needs to take paper or electronic title Must provide ELT# FT3 NGFELTT3		
<b>WASHINGTON – WA</b> electronic titling	Must provide FEIN# 95-6040815		
<b>WEST VIRGINIA – WV</b> paper titling	Member needs to take paper title Member needs to take paper title		
<b>WISCONSIN – WI</b> electronic titling	Must provide ELT# 109773. Member keeps title, NGFCU will be notified		
<b>WYOMING – WY</b> 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.

