



NORTH SHORE BANK

The Bank of You

NORTH SHORE BANK EXPRESSWAY

Instant Credit Approval
For New and Used Vehicles

Dealership: _____

Customer Name(s): _____

- All **applicants** and **non-applicant spouses** must have a minimum bureau score of 700(Empirica) and a minimum 5-year credit bureau history.
- Full credit reports on **both spouses** if the lessee is married.
- Need copy of drivers license of all signers showing same address as contract
- No co-lessees.
- Minimum verified income of **\$40,000**.
- Bureau report must contain at least 5 trade lines with minimum of 1 vehicle lease/loan. (Qualifying trades exclude utilities and student loans.)
- Current and continuous source of income for a minimum of 5 years (verifiable upon request).
- Bureau report must be free of any bankruptcy, foreclosure, repossession, charge-off, unpaid collections, unpaid tax liens, pending or unpaid lawsuits or current delinquencies.
- Lease must be for **personal use only**. No business leases allowed. **NO Self-Employed Applicants**
- Must be Wisconsin resident and vehicle must be titled and used in Wisconsin.
- New vehicles:** Maximum Advance is **100% of MSRP** with a maximum of **\$40,000**.
- Used vehicles:** Maximum Advance is **100% of CRV** with a maximum of **\$40,000**
- Terms available 24 – 60 months.
- Attach completed and signed credit application along with a copy of scored credit bureau.
- Waive security deposit at no cost**
- Free deferred 1st payment and \$100 discounted Acquisition fee**

Please consult your North Shore Bank Lease Manual for further details on our lease program guidelines, rules and enhancements.

Any questions regarding North Shore Bank Expressway Instant Credit Approval, please contact your Regional Account Manager.

Thank you for using North Shore Bank!