



Meritrust Credit  
Union  
PO Box 2926  
Wichita, KS

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## Car Purchase Next Steps

**States nor law enforcement authorities will recognize you as the legal owner of the vehicle unless the following steps are completed and the vehicle has been registered.**

**To properly tag and title your vehicle, please reference the following steps:**

- 1. If you purchased your vehicle from a dealership:**
  - You will receive a temporary tag from the dealership.
  - The dealership will either mail you a clear (no lien) paper title from your purchase or process the change of ownership with the state on your behalf. If you receive the title work from the dealership you will need to take it and any other required documents to your local Department of Motor Vehicles/Tag Office to tag and title your vehicle. **You are not permitted to add names to the title, outside of those who are borrowers on the loan, without the written permission of Meritrust Federal Credit Union.**
  - Please contact the dealership or your local DMV/Tag Office for further questions.
  
- 2. If you have purchased your vehicle from an individual; the vehicle has no lien:**
  - The clear (no lien) paper title should be signed over to you by the seller. Your name should be written/typed on the title as the buyer of the vehicle, identical to the name on your driver's license, and Meritrust Federal Credit Union listed as the lienholder. **You are not permitted to add names to the title, outside of those who are borrowers on the loan, without the written permission of Meritrust Federal Credit Union.**
  - Take this paper title and any other required documents to your local Department of Motor Vehicles/Tag Office to tag and title your vehicle.
  - Meritrust Federal Credit Union must be listed as the lienholder:

Meritrust Federal Credit Union  
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Wichita KS, 67201
  - Please contact your local DMV/Tag Office for further questions.
  - You will receive a registration receipt/ETitle from the DMV/Tag Office with Meritrust Federal Credit Union listed as the lienholder.

**Please contact your insurance agent to add this vehicle to your policy with Meritrust Federal Credit Union as the lienholder.**



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**3. If you are titling in Kansas and have purchased a vehicle from an individual with a lien:**

**Please contact your local DMV/Tag Office for further questions on what is required.**

- If you have a current tag for a different vehicle it **COULD** double as your 60 day tag. Laws vary from county to county. Please contact your local DMV/Tag Office for more information.
- Your Loan Processor will send a payoff check along with a Request for Release of Lien to the previous Lienholder. The title/Lien Release will be mailed to you by the previous Lienholder.
- The following documents will need to be taken to the DMV/Tag Office to issue you a temporary tag:
  - Seller's registration receipt/ETitle from the seller.
  - Electronic Title Sales Agreement given to you by the Meritrust employee and signed by the seller.
  - POA Odometer Disclosure Statement given to you by the Meritrust employee and signed by the seller.
  - Lien release from seller's lienholder, mailed to you by seller's lienholder.
- These documents will prompt the Kansas Department of Revenue to print a clear (no lien) paper title in the sellers name. You will need to retain the POA Odometer Disclosure Statement to use at a later time.
- To get a Etitle/title issued with the new owners and our lien you will need to take the paper title and POA Odometer Disclosure Statement to the DMV/Tag Office. Your name should be written/typed on the title as the buyer of the vehicle, identical to your driver's license. **You are not permitted to add names to the title, outside of those who are borrowers on the loan, without the written permission of Meritrust Federal Credit Union.**
- Meritrust Federal Credit Union must be listed as the lienholder:

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**4. If you are titling outside of Kansas and have purchased a vehicle from an individual with a lien:**

**Please contact your local DMV/Tag Office for further questions on what is required.**

- If you have a current tag for a different vehicle it **COULD** double as your 60 day tag. Laws vary from county to county. Please contact your local DMV/Tag Office for more information.
- Your Loan Processor will send a payoff check along with a Request for Release of Lien to the previous Lienholder. The title/Lien Release will be mailed to you by the previous Lienholder.
- You will need to contact your local DMV/Tag Office for more information on what documents they require to get a temporary tag and a title issued with you listed as an owner and our lien. **You are not permitted to add names to the title, outside of those who are borrowers on the loan, without the written permission of Meritrust Federal Credit Union.**
- Meritrust Federal Credit Union must be listed as the lienholder:

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**Please contact your insurance agent to add this vehicle to your policy with Meritrust Federal Credit Union as the lienholder.**