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## Do you qualify for JumpStart?

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- Do you have a job and ability to make monthly payments—or have adequate income from other sources (SSI, Child Support, or other)
- Meet basic credit standards or are working to repair your credit
- Must be at least 18 years old
- Have a valid Wisconsin drivers' license

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## JumpStart can help you buy a reliable car to get to:

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- A better job
- Education or training
- Childcare
- Family and friends
- Health care

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## Fill out an application!

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- Online at [www.westcap.org](http://www.westcap.org)
- Request one by mail at 715-265-4271
- Stop by the Dealership and pick one up today



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715-265-4271 x1354

*Helping working families' secure safe, reliable and affordable transportation.*

### **Dealership Address:**

1204 Railroad Avenue  
Boyceville, WI 54725

### **Mailing Address:**

PO Box 308  
Glenwood City, WI 54013

**715-265-4271**

**Fax: 715-265-7031**

**Email: [westcap@wcap.org](mailto:westcap@wcap.org)**



# JumpStart



**Want Help Buying  
A Reliable Car?**

**715.265.4271**  
**[www.westcap.org](http://www.westcap.org)**



## Why JumpStart?

In rural Wisconsin, a car is necessary to get to work and provide for your family's needs. A reliable car improves your access to a better job, good daycare for your child, and the medical services you need. If you are looking for "wheels" to make life work for you, ask about JumpStart.

## How do I qualify for JumpStart?

You must have a job and the ability to make monthly car payments. You may qualify with other income (SSI, Child Support, etc.). You must meet basic credit standards or be working to repair your credit.

## How does the JumpStart Program work?

Once you are qualified and approved:

- Choose your car from our inventory or use West CAP's Dealership car buying service
- Purchase your car at a discounted price
- Receive a fully inspected, safe, reliable and fuel efficient car
- Receive a low interest loan with affordable monthly payments
- Participate in a Vehicle Assurance plan (major engine and transmission repairs)
- Participate in a Vehicle Maintenance Savings plan



## What is the typical car, monthly payment, and the interest rate on the loan?

A typical car would be 2011-2014 model with 60,000 or less miles. Your monthly car payment will be in the \$220-260 range. The current interest rate is 4.49%. You also will pay an additional \$20 monthly with your car payment. Those funds go into a Maintenance Savings account for your future use.

## Do I need a down payment? Can I trade in my current vehicle?

Yes. A minimum down payment of \$500 is required of all JumpStart clients. You may be able to trade in your current vehicle to meet the down payment requirement. An appraisal of your vehicle is required and will be completed by JumpStart staff. If you have an outstanding loan on your vehicle, it still may be possible to trade and use your equity value as a down payment.

## Is there an age limit to participate in JumpStart?

Yes, you must be at least 18 years old, have a valid Wisconsin drivers' license, and meet the remaining JumpStart program requirements.

## Do I have to Finance through a certain Bank? Can I use my own?

JumpStart has participated with Westconsin Credit Union for 16 years. In order for clients to receive the best interest rate and qualify for JumpStart, financing through our approved lender is mandatory.

## I have bad credit and have not been able to get a car loan anywhere else. What makes JumpStart different?

Our relationship with Westconsin Credit Union helps us overcome some of your credit problems. Collections filed for medical bills are taken into consideration. Written repayment plans may be acceptable in qualifying you for JumpStart.

## How do I apply?

Applications can be found online at [www.westcap.org](http://www.westcap.org) or you can call our office and request one. Our office is open Monday-Friday, 8:00am-4:30pm at 715-265-4271.

