

Write Your Own Ticket FAQs

Thank you for using Write Your Own Ticket!

What if my check is lost or stolen? If your check is lost or stolen please treat it as you would any other draft. Notify us immediately by coming in to one of our branches or by calling our Call Center so that a stop payment can be processed. We will issue a new check for you at one of the branches. Please note that for security purposes, a new WYOT check CANNOT be mailed to you.

Can I apply for a WYOT check and purchase my car out of state? No. We are currently only issuing WYOT checks to members who will be purchasing a new vehicle within the State of Illinois.

The dealership will not accept my WYOT check? What should I do? If the dealership is unwilling to accept the WYOT check, you will need to schedule an appointment and have your auto loan disbursed through our conventional method. You must acquire a Bill of Sale from the dealership and call our Call Center to schedule an appointment at one of our branches.

What if my WYOT check expires? If your WYOT check exceeds the 60 day time period allotted, you will need to re-apply for the loan. You can re-apply online, through our Call Center, or at one of our four branches.

Can I use my WYOT check to purchase a pre-owned vehicle? No. The WYOT check can only be used for new autos at this time. A new auto is defined as any current or previous year model with 7,500 miles or less, as well as forthcoming year models.

I purchased my vehicle recently and financed through another company. It still meets the new auto criteria. Can I use a WYOT check to refinance with the credit union? No. At this time, the WYOT checks can only be made payable to a dealership, not a finance company. However, you are still able to refinance through our conventional method! Apply online, speak to a Call Center rep, or stop by one of our four branches.

The dealership is offering great rates on Warranty and GAP. But I see that I can't use the WYOT check to purchase them. What should I do? You can purchase an extended warranty and GAP insurance through the credit union! Our rates are typically better than the dealership and we can add it to your loan after your sale has been completed.

The dealer told me using checks like this is not safe. Is this true? No. Please be assured that utilizing the WYOT check is just as secure as using any other draft! If you need more clarification on how they work and would like to speak to a representative, please contact our Call Center.