



News Release

For Immediate Release

Contact: Krista Heinz, Work-N- Wheels Program Specialist

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Couleecap, Inc. Zero Interest \$5,200 Vehicle Purchase Loans

Couleecap, Inc. currently has funding available through the Work-N-Wheels program to provide 0% interest vehicle purchase loans for Vernon, Crawford, La Crosse, and Monroe County residents. Applicants must be securely employed and meet income requirements. The vehicle purchase loan program is for applicants who:

- Have been with their current employer for 90+ days OR self-employed for 12+ months OR consistently employed by the same temporary employment agency for 24+ months
- Have a valid WI driver's license
- Do not have any vehicle repossessions in the past 5 years (older repossessions would need to be paid off)
- Do not have any unpaid judgments to a bank or credit union
- Do not have any drinking & driving violations in the past 3 years
- Have a credit score under 600 OR a denial letter from bank/credit union for a vehicle loan
- Have income below the 150% federal poverty guidelines (see chart on the website)
- Must need a vehicle to get to/from work because public transportation (i.e. bus) doesn't work with his/her location OR schedule OR job duties
- Are able to carry full-coverage insurance on the loan vehicle for the life of the loan
- Do not currently owe the State of WI for anything NOT on a payment plan
- Do not currently have a loan/lien on any household vehicle- any would need to be paid off prior to getting a loan through WNW
- If approved, can afford \$150/month payment + keeping full coverage insurance + vehicle maintenance
- The maximum loan amount is \$5,200.00.
- Participants must pay the tax, title, and licensing fees for the vehicle they purchase, as well as a five percent administration fee.



The loan program is for applicants who may have been turned down by a traditional lending institution, due to a low credit score or flaws on their credit report. Applicants must be approved prior to making a down payment on a vehicle. Additional eligibility requirements may apply. Additional information can be found at www.couleecap.org/transportation.html For more information on the Work-N-Wheels vehicle purchase loan program, please contact the Couleecap Work-N-Wheels Program Specialist, Krista Heinz, at 608-423-6624.

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About Couleecap, Inc.

Couleecap, Inc. is a private non-profit 501c3 charitable organization. Couleecap helps people in need with housing, food, transportation, and more. Created in 1966, we are a community action program that fights poverty and promotes self-sufficiency in Crawford, La Crosse, Monroe, and Vernon counties. Learn more at couleecap.org, [Facebook](#), [Twitter](#), and [YouTube](#).

Media Outlets are encouraged to contact Couleecap for additional information