



Midwest BankCentre - Help Center Pages: Auto Loan Refinance

Eligibility

Am I eligible to refinance my auto loan with Midwest BankCentre?

To qualify for an auto loan, you must:

1. Have a verifiable name, date of birth and social security number;
2. Be a Permanent Resident;
3. Have a credit score of 580;
4. Have a U.S. street address;
5. Be a resident of Missouri or Illinois;
6. Be at least 18 years old;
7. Have a valid email account;
8. Have a job or job offer you've accepted and will start within six months or another verifiable source of regular income that you do not expect to terminate within three months of the application date;
9. Have a personal banking account at a U.S. financial institution with a routing transit number; and
10. Meet our minimum credit requirements.

See below for car and auto loan eligibility requirements.

Is my car eligible?

To refinance your auto loan with Midwest BankCentre, your car must be no more than 10 years old and have no more than 140,000 miles. It may not be registered as commercial or be used for commercial purposes. It must also be registered in an eligible state.

You must not have any second liens and must be in possession of the vehicle. Midwest BankCentre does not refinance loans on vehicles that are stolen or have salvage titles.

If you have a co-owner, the co-owner must consent to your application.



Is my existing auto loan eligible?

To refinance your auto loan with Midwest BankCentre, you must have at least 24 months of payments remaining and no more than 72 months remaining. The loan must have an outstanding balance of between \$15,000 and \$35,000.

Which U.S. states does Midwest BankCentre support?

Currently, Midwest BankCentre refinances auto loans of Missouri and Illinois residents with matching state-registered cars only. Check back again as we add more states!

Can Midwest BankCentre make exceptions for unique situations?

Unfortunately, we cannot make individual exceptions to our eligibility requirements or minimum credit requirements. You are always welcome to reapply. You may do so by using a different email address and completing the application again.

Note: Applicants who are disqualified must wait 30 days to re-apply.

Can I use a cosigner?

We do not allow you to apply for a loan with a cosigner. We can only take your individual information into consideration.

What are the minimum credit requirements to refinance with Midwest BankCentre?

Applicants must have a minimum credit score of 580, as reported by a consumer reporting agency. Note that we do accept applicants with insufficient credit history to produce a credit score.

In addition, there cannot be any material adverse change in your credit report from the time the loan was offered to you and your funding. For more information about material adverse changes, please click [here](#).

We also check to see how much debt you have relative to the income you receive.

Additionally, the credit score Midwest BankCentre receives may be different from the one reported by your credit monitoring services if a credit monitoring service reports a score from a different bureau or different scoring method.



If you believe there are errors on your credit report, please contact TransUnion and/or Equifax:

Name: TransUnion

Address: P.O. Box 2000, Chester, PA. 19022

Phone number: 1 (800) 916-8800

Name: Equifax Information Services LLC

Address: P.O. Box 740256, Atlanta, GA 30374-0256

Phone number: 1 (866) 349-5191

What subsequent events may disqualify my application?

Prior to payoff of your current lienholder, if your credit history indicates any of the events below have occurred, your application will be disqualified. A subsequent disqualifying event means:

- The qualifying credit score drops (i) more than 20 points since the time of the credit report used to determine your current rate, and/or (ii) below 560;
- Your monthly debt obligations* listed on your TransUnion credit report(s) increase by more than the greater of (i) three percent of monthly income, or (ii) \$200, since the time of the credit report used to determine your current rate, and you did not previously disclose the existence of such debt obligations;
- If any of the accounts on your credit report are currently in collections or 30 or more days delinquent; or
- If there is any inquiry or new account on your credit report since the time of the credit report used to determine your rate.

Your application will also be disqualified if any of the following occurs after you've accepted your loan terms:

- Your co-owner does not sign the e-mailed consent form or any additional authorizations as required by your state of residence;
- We are unable to verify sufficient auto insurance; or
- You have second liens or other unresolved issues that would impede the process of adding Midwest BankCentre as your lienholder.

* Debt obligations are made up of installment accounts, mortgage or rent, and revolving credit. This calculation is separate from the debt-to-income calculation.



Applying to Refinance Your Auto Loan

I've found the vehicle I want to buy. Can I apply for a direct auto loan with Midwest BankCentre?

Congratulations! Midwest BankCentre currently only supports the refinancing of existing auto loans. You may refinance your auto loan as soon as you've made one on-time payment on your existing loan.

Are Midwest BankCentre loans available through any car dealerships?

No. Midwest BankCentre currently supports the refinancing of existing auto loans only. You may refinance your auto loan as early as one month after it originates.

Can I apply for a second auto loan with Midwest BankCentre?

If you currently have an auto loan from Midwest BankCentre, in order to be eligible for another auto loan, you must:

1. Have made on-time monthly payments for the six previous consecutive months. On-time payments means that a payment was received during the 15-day grace period;
2. Have no more than one outstanding loan through Midwest BankCentre at the time of application;
3. Have no more than **\$50,000** of outstanding principal at the time the loan originates.

If you have finished paying off an existing Midwest BankCentre auto loan and made on-time monthly payments for the previous six consecutive months, you are able to apply for a second loan after your most recent payment clears (14 days from the payment date).

If you have finished paying off an existing Midwest BankCentre auto loan and any of the six most recent monthly payments were not on time, **or** you paid off the loan before reaching six monthly payments, you must wait 60 days before reapplying.

When applying for a second auto loan, you must use a different email address.

To apply for a second auto loan, check your rate [here](#).

How will applying to refinance my loan affect my credit?

Checking your rate with Midwest BankCentre will not affect your credit score. If you proceed with your application after receiving a rate, your credit score may be impacted.

When you check your rate, we make a "soft credit inquiry." Soft credit inquiries on your report do not



lower your credit score, but you may see an inquiry when you view your report. If you are offered a loan and proceed with the application, we will then make a “hard credit inquiry” to verify the accuracy of your application. This action will be recorded as an inquiry on your report, and it may impact your credit score.

What is the range of interest rates offered on loans, and what is the difference between APR and interest rate?

All Midwest BankCentre loans offer a fixed rate, but individual rates are determined based on each person's education, credentials, work experience, and credit history. The maximum APR is currently 21.00%.

The interest rate is only one factor of the cost of the loan. The total cost can be understood by the APR, which is the annual cost of a loan, including the interest rate. When comparing loan products, it is important to consider the APR of each product.

Can I change my loan application after submitting it?

You will not be able to edit your application once it is submitted. Please verify your information before submitting. If you've made a mistake on your application, please submit documents that verify the most accurate information on your Midwest BankCentre dashboard. If the incorrect vehicle or loan are selected to refinance we cannot update your profile after the fact. Please verify that you have selected the correct vehicle and corresponding loan before submitting your application. Any mismatch will result in loan cancellation and a new application would be required with the correct information selected.

What must I agree to in order to receive a loan?

In order to refinance your loan, you must agree to the Borrower Platform Agreement, Privacy Policy, Electronic Communications Policy, and Credit Report and Information Verification Consent. You and any co-owners should read all of these agreements and policies carefully, as they include important information related to your Midwest BankCentre loan.

To accept your loan, you must review and sign the Truth in Lending Disclosure and Midwest BankCentre Promissory Note. Additionally, you should review the website's Terms of Use prior to use of the site.

How are interest payments calculated?

Midwest BankCentre uses simple interest to calculate interest payments. A specific interest rate is applied to the unpaid principal balance through the life of the loan, but interest does not accrue on any unpaid interest. Interest on unpaid principal balance accrues daily.



Payments are owed in equal monthly installments. At the beginning of the loan, a larger share of the payment is applied to interest because most of the principal balance has not been repaid yet, so a larger dollar amount of interest will accrue. As you pay down the principal, a smaller amount of interest will accrue each month because the principal balance will be less. This will allow a larger share of the monthly payment to repay principal over time.

Because interest accrues daily, the amount of interest owed for a specific payment will vary depending on how many days have passed since the last payment. This means if you make your monthly payment a few days early, fewer days of interest will have accrued, and a larger share of your payment will go towards paying down principal than if you had waited the full month.

How do I apply to refinance my auto loan?

Please complete the brief online application, which will include information about your academic credentials, work experience, and vehicle. The information you provide must be accurate. We will also verify your personal and credit information, as well as information about your vehicle, as part of the application process. This includes obtaining a consumer report about you from one or more of the consumer reporting agencies.

What is the difference between a soft and hard credit inquiry?

There are two kinds of inquiries (or pulls) that can occur on your credit report: "hard" inquiries and "soft" inquiries. While both types of credit inquiries enable a third party, such as you or a lender, to view the information in your credit report, only hard inquiries can negatively affect your credit score.

A soft inquiry typically occurs when a person or company checks your credit report as part of a background check or to make a prescreened offer of credit. A soft inquiry may be recorded in your credit report, depending on the credit bureau, but it does not affect your credit score. With this auto loan product from Midwest BankCentre, a soft credit inquiry occurs when you initially request a rate based on your name, address, and date of birth in order to determine your eligibility and your initial rate.

Hard inquiries generally occur when a financial institution, such as a lender or credit card issuer, checks your credit report when making a credit decision. Hard inquiries might lower your credit score, and they may remain on your credit report for up to two years. With this auto loan product from Midwest BankCentre, a hard pull occurs after you accept your rate and sign your promissory note.



Can I negotiate the rate or my loan terms?

No, you cannot negotiate the loan terms or rate. Your rate is generated by our model based on the details you entered into the application and a soft credit pull, so it is the smartest rate we can offer you at this time.

Why do you need my social security number?

We must collect and verify your personal information, including your date of birth and social security number. We verify this information against third party databases and use it to run your credit report.

Note: checking your rate for an auto loan from Midwest BankCentre will not affect your credit score.

Can you withdraw or delete my application?

If you wish to withdraw from the application process, please email us at mbcauto.support@upstart.com, and we will withdraw your application. We cannot, however, delete an application for credit or any of the supporting documentation that was submitted or collected during that application process. Your personal information is stored and used according to our Privacy Policy, and it will not be sold to other organizations. If you no longer wish to hear from us, you may opt out of receiving promotional emails by contacting mbcauto.support@upstart.com.

What fees am I charged?

Fee	Amount	Frequency	Description
Late Payment Fee	The greater of 5% of monthly past due amount or \$15	Per occurrence	If a borrower fails to pay us the full amount of any monthly payment within 10 calendar days of its due date we may charge a late fee in an amount equal to the greater of 5% of the past due amount or \$15.
ACH Return or Check Return Fee	\$15	Per occurrence	We will charge this fee if bank transfers (ACH) or checks are returned or fail due to insufficient funds in your account or for any other reason. Each attempt to collect a payment is considered a separate transaction, so an unsuccessful payment fee will be assessed for each failed attempt. The bank that holds your designated account may assess its own fee in addition to the fee we assess.
Paper Copies	\$10	Upon request	In the event that you withdraw your eSign consent and request paper copies of your records, we reserve the right to charge up to \$10 (one time) for this request.



Are loans through Midwest BankCentre fixed rate or variable rate?

All loans through Midwest BankCentre have a fixed interest rate, which means it won't change throughout the term of the loan.

What's the difference between a co-borrower and a co-owner? Does Midwest BankCentre allow either?

A co-borrower is someone who is jointly responsible for repaying your loan, while a co-owner jointly owns your vehicle. Midwest BankCentre does not currently allow co-borrowers on refinanced auto loans, but if you have a co-borrower on your current auto loan, you may apply to refinance the loan in your name to remove the co-borrower from the loan.

Midwest BankCentre does allow co-ownership as long as the co-owner signs a consent form agreeing to the application and shares his or her driver's license or state identification number and state within five days of application approval. If you have a co-owner, you must provide your co-owner's name and email address when you apply. The co-owner is not responsible for repayment, and his or her information beyond that provided in the consent form will not be considered in the credit decision.

What are the insurance coverage requirements to qualify?

Midwest BankCentre requires a valid and current insurance policy. Applicants must have a policy that includes both comprehensive and collision coverage, as well as a maximum deductible of \$1,500 for each.

Does Midwest BankCentre provide gap insurance?

Midwest BankCentre does not offer this type of insurance.

Can I refinance a commercial vehicle? How about a vehicle used for commercial purposes?

Midwest BankCentre does not support auto loan refinancing for commercial vehicles. Midwest BankCentre may request clarification or documentation regarding how you use your vehicle.

Can I get cash out when I refinance?

No, you may refinance your auto loan to lower your monthly payment or reduce the overall cost of your auto loan. Midwest BankCentre does not currently support cash-out refinance of auto loans.



What do I need to do after my application is approved?

After your application is approved, Midwest BankCentre will work to pay off your prior lien holder, transfer your title, and “perfect” our lien. What does all of this mean?

Midwest BankCentre will pay off your existing loan and work to release the current lien on your vehicle’s title. You may be contacted via phone or email during this process if documentation or information is required for these steps to be completed. Subsequently, Midwest BankCentre will work with your state’s Department of Motor Vehicles to ensure all state required documents are completed accurately and submitted on your behalf to record the new lien on your vehicle’s title. Midwest BankCentre will also communicate with your vehicle insurance provider to obtain proof of lienholder status on your policy.

We may reach out to approved applicants to request additional documents after the application has been submitted.

Verification and Processing

Where can I find my transcript?

We will attempt to verify your reported education information using a third party database. In the event we are unable to verify your education information using this database, we may request a copy of your transcript or diploma to verify your completed degree or current enrollment.

There are a few places where you can obtain your transcript:

- your school’s online portal;
- a scanned physical copy saved from graduation; or
- your school’s registrar’s office.

Note: Transcripts must clearly show your name, school, graduation year, major, and GPA.

Can I use my household or spousal income?

No. Midwest BankCentre only considers your personal income.



What documents will I need to provide?

You may be asked to provide documents that verify your identity, education, and income. We may also ask for a copy of your registration card, drivers license, or proof of insurance. If your car has a co-owner, the co-owner will need to sign and return a consent form and complete any required documentation to facilitate a title transfer.

If requested documentation is not submitted within a timely manner we may cancel the loan agreement

What documentation will verify my income?

All income documentation must:

- show your name and company name;
- be recent, usually from within the last 30 days;
- be clear and complete (make sure we can see all 4 corners and can read everything); and
- be your personal income.

If you don't have the documents we've requested, you may be able to submit another form of documentation that demonstrates and confirms your reported income. Find your income type below to see what document we'll accept to verify your source of income. We require different documentation depending on your employment status.

Full-time and part-time employment (W2 employee)

- Most recent pay stub (within 30 days) showing your salary or hourly wage. *If you don't have your first pay stub yet, please submit your official job offer stating your compensation and start date.*

OR

- W2 with a recent paycheck image and a bank statement that shows that paycheck deposited.

Additional compensation, such as a bonus or commission

- Include an offer letter that states your target bonus or commission structure.

OR

- Provide your last pay stub of the previous year.

If you don't have either of these documents, we will consider the bonus or commission you've earned so far this year that we can verify.

Multiple Jobs (W2)

- Provide a pay stub for each income source



Independent contractor or multiple gigs (1099 employee)

Example: Freelance Photography

- Current contract defining length of agreement and exact compensation expected.

OR

- Completed tax return from the most recent filing year with taxable income listed from your 1099 employment

AND

- Proof of recent income in the form of a digital deposited check image OR business invoice. Please provide the matching bank statement that verifies the deposit into your account.

Self employed/sole proprietor: Running your own business or own part of a business

Note: If you have not done this for more than a full calendar year, we will not take this income into account when evaluating your application

- Last year's full tax return that shows your personal portion of income
- Proof of recent income in the form of a digital deposited check image OR business invoice. Please provide the matching bank statement that verifies the deposit into your account.

Retirement Benefits and Income

- Annual benefits letter verifying the amount awarded
- Recent income to verify receipt of retirement benefits

Alimony/Spousal Support/Child Support

- Provide a court order/agreement that outlines how much you receive, as well as how often payments are disbursed and for how long.

Rental Income

- Proof of recent income from your rental property within the last 90 days.
- Most recent tax return to verify the taxable income for this property.

Trust or Pensions

- Statements from your pension plan

OR

- Letters from your Trust administrator

Disability Benefits

- Provide a benefits letter that defines the amount of income received, frequency of payment, and duration of the benefit.



Can I change the term of my loan after I have accepted my loan terms?

Unfortunately, we cannot change the term of your loan after you have signed your promissory note.

What is considered income?

We only take your personal income into consideration. The following are acceptable forms of income:

- Salary, bonus, or commission paid by your employer;
- Hourly wages including overtime;
- Self-employment income that you've earned consistently for a full calendar year*;
- Income earned from being a shareholder in a corporation or partnership*;
- Rental property income that has been earned for a full calendar year*;
- Trust, pension, disability, retirement, or Social Security income;
- Alimony, child support, or separate maintenance. (Note: You do not need to disclose this income if you do not want it to be considered in your application.)

* Please note that a filed tax return is required for verification.

The following are not acceptable forms of income:

- Your household income. We only take your personal income into consideration.
- Inconsistent investment income or dividends from stocks
- Unrealized gains from equity
- Signing bonuses or relocation packages
- Business income that is not claimed on your personal tax return

Why weren't you able to retrieve my credit report?

The initial credit inquiry is based on your name, address, and date of birth. If there are any mistakes in how these were entered into the application, we may not be able to retrieve your credit information. Please verify that there are no spelling mistakes or other errors for these entries. We will also not be able to retrieve a credit report if you have an active fraud alert or freeze on your credit report.

Current Borrowers

Can I make my monthly payment into two or more installments?

Yes, you may make your monthly payment in two or more installments, as long as the minimum monthly amount is satisfied by your due date.



Recurring:

You may schedule 2 automatic payments per month (bi-monthly). If you would like to set up bi-monthly payments, please review this article regarding the eligibility requirements.

Manual:

If you are not eligible for automatic bi-monthly payments or you prefer to make manual ACH payments, you can make split payments using the "Make a Payment" button on your dashboard.

You can also make payments via paper check and US mail.

What portion of my payment is interest vs. principal?

Interest accrues daily on the outstanding principal of the loan. This means that towards the beginning of the loan, more of the payment is applied to interest than at the end of the loan, when more of the payment is applied to principal. If you make consistent payments over time, the portion applied to principal will increase and the portion applied to interest will decrease.

To see how much unpaid interest is currently accrued on your loan, review the loan summary section on your dashboard.

What are my payment obligations?

Your loan is a secured debt obligation that requires you to repay principal, accrued interest, and any fees (if applicable) in monthly installments, depending on the loan term you select. You may also prepay your loan at any time without penalty.

Failing to meet your monthly payment obligation may result in negative credit reporting and possible repossession of your vehicle.

What happens if I am late on my payment?

If we do not receive your minimum monthly payment by your monthly due date, we will contact you to provide a reminder.

Failing to meet your monthly payment obligation may result in being charged a late fee or possible repossession of your vehicle.



Upon an Event of Default, we may exercise all the remedies available to us under applicable law or the Promissory note.

We report the most recent account status to the credit bureaus as of every due date. If you are more than 30 days late on any payment, any delinquencies or defaults will be reported accordingly.

If you think you are going to be late on any payment, please contact us immediately or by calling our servicing line directly at 1-833-250-9011.

Can I change my due date?

The due date, which is stated in the dashboard and your promissory note, is a fixed date that cannot be changed. However, you may utilize the grace period and schedule payments for dates other than your due date. You can schedule your monthly payments by logging into the dashboard, and clicking "Add/Edit Recurring Payments."

Can I make additional loan payments?

Yes, you can make extra payments to pay down your loan, or pay off your loan in full. Additional loan payments will not postpone the due date of the following monthly installment. Please refer to your Midwest BankCentre dashboard to see details and the distribution of any additional payments being made.

How much additional interest will I incur for scheduling a recurring late payment?

Because interest accrues daily on the unpaid principal balance, this amount will vary. If you schedule a recurring payment which falls past your due date every month, it is possible that a higher share of your payment will go towards interest than originally calculated, and a lower share will go to principal. As a result, your final payment may be higher than your regular payment.

How do I change my preferred bank account used for monthly recurring payments?

The preferred bank account is the one used for monthly recurring automatic payments. To change your preferred account, click "Edit Monthly Payments" and select the desired bank account from the list.

Only verified bank accounts will appear in the dropdown menu. To add additional bank accounts, select "Add Bank Account" at the bottom of the dashboard.

Linked accounts must be personal bank accounts in your name. Business accounts will not be accepted.



If I make a one-time payment, will it replace my scheduled payment?

No. Creating a one-time payment will not replace your scheduled payments. Please review all payments in your dashboard to ensure that your upcoming payments are correct.

When does my repayment begin?

Your first payment will be due roughly 30 days from your loan origination date. Your specific repayment date will appear on your promissory note.

What should I do if I'm having financial difficulties, and I can't make my loan payment?

If you are experiencing a hardship and cannot pay, please contact us immediately by calling our servicing line directly at 1-833-250-9011.

If you are unable to pay, we may be able to work on an alternative payment plan.

How do I schedule two automatic payments per month?

Yes, you can schedule two automatic recurring payments per month if you meet specific eligibility requirements. You can always schedule one automatic recurring payment per month and make as many manual payments as you like, there are no eligibility requirements to do this.

In order to be eligible to schedule two automatic recurring payments per month, your account must be current, and you must login to schedule the payments at least 15 days before your next due date to access this feature.

Bi-monthly automatic recurring payments can be scheduled up to 30 days apart, but you may not schedule payments more than 15 days past your due date, and payments cannot be fewer than 5 days apart. These two payments will repeat on the same days every month.

To schedule bi-monthly automatic recurring payments, login to your Midwest BankCentre account and click on "Add/Edit a Recurring Payment." Then select the "Bi-monthly Recurring Payment" option to schedule recurring payments. If you do not see this feature, you may not be eligible to use this payment preference at this time.

If you have questions about setting up bi-monthly payments or your eligibility, please feel free to reach out to our Servicing Team at 1-833-250-9011 or by emailing us at mbcauto.servicing@upstart.com.



How do I add a new bank account?

To add a bank account after you have received your loan, visit your dashboard and select the "Add Bank Account" option located on the bottom of the page under "Bank Accounts."

There are three ways to add and then verify a new bank account:

1. Bank Login - This method allows you to use your bank login information to instantly verify your bank account
2. Voided Check - This method allows you to upload an image of a voided check and is verified within one business day.
3. Small Deposits - This method allows you to provide your account and routing information so that two small deposits can be made into your bank account. Midwest BankCentre will deposit two small deposits into your bank account.

Once you receive these deposits you would then need to log into your Midwest BankCentre account to verify them. This option takes 2-3 business days to verify your account.

Once your bank account has been verified and added, if you wish to use this account for recurring automatic monthly payments please see here.

A linked account must be a personal bank account in your name. Business accounts will not be accepted.

Can I turn off automatic ACH payments?

Yes. You can disable or enable automatic recurring ACH payments at any time by logging into your account at mbc.upstart.com/auto

You may also contact us at mbcauto.servicing@upstart.com or at 1-833-250-9011 to update your preferred payment preference to manual ACH or check payments.

If you have an automatic payment coming up and would like to have it cancelled, please contact us at least three business days in advance to cancel your payment. Note that you cannot make same-day cancellations from your dashboard.

Can I pay off my loan early?

Yes. There is no prepayment fee or penalty. You may prepay your loan in whole, or partially prepay your loan, at any time without penalty. All borrowers have access to a Midwest BankCentre dashboard. If you would like to pay off your loan early or calculate your payoff amount, click the "Pay Off My Loan" button in your Midwest BankCentre dashboard.



What is Midwest BankCentre's policy on repossession?

Per your promissory note, an Event of Default may result in a negative credit reporting and possible repossession of your vehicle under applicable laws. In the event of a repossession, the repossession expenses may be covered from the proceeds received from the vehicle sale, the remaining balance will be applied towards your outstanding balance. If the balance does not satisfy your debt obligation in full, you may be responsible for covering the difference.

Auto Insurance

Do I need to contact my insurance company?

After you apply, Midwest BankCentre will reach out to your insurance company to verify that your insurance coverage meets our requirements. Please ensure that your information meets our requirements. You may also contact your current insurance carrier and notify them that we will be reaching out as part of our verification process.

If your refinance application is approved, Midwest BankCentre will attempt to contact your insurer again to update lien holder information. In some cases, your insurance company may require your authorization to make this change effective. In that event, Midwest BankCentre will notify you of our request to contact your provider.

What if I switch insurers?

If you change insurance providers at any point during the life of your loan, please update your insurance provider information on your borrower dashboard. You will also need to notify your new insurance provider that Midwest BankCentre is the current lienholder.

What happens if I'm in an accident? What if my car gets totaled?

If you are involved in an accident that results in damage to your vehicle with an Midwest BankCentre loan, please contact your insurer and notify Midwest BankCentre Servicing by calling 1-833-250-9011 or by sending an email to mbcauto.servicing@upstart.com so we may begin working with your insurance provider to assess the damage. Should your insurance provider determine the damage to be a total loss, the estimated value of the vehicle will be sent directly to Midwest BankCentre, where it will be applied to your loan.



What if I need to update information on my title?

Please contact Midwest BankCentre Servicing for all requests to update information on your title. You may contact Midwest BankCentre Servicing by calling 1-833-250-9011 or by sending an email to mbcauto.servicing@upstart.com.

What if I move?

You may contact Midwest BankCentre Servicing to update your mailing address by calling 1-833-250-9011 or by sending an email to mbcauto.servicing@upstart.com.

About Upstart

What is Upstart?

Upstart is a platform that allows you to obtain secured, fixed rate loans. Upstart's credit model considers the school you attended and your employment history in addition to your credit history. This enables us to offer you a smarter rate on your loan.

To learn more about refinancing your auto loan, [click here](#).

How can I contact Midwest BankCentre?

You can call us at 1-833-250-8997, Monday - Friday 9am - 8pm EST. or by sending us an email at mbcauto.support@upstart.com.

We'd love to hear from you!