



MACEDONIAN CALL FOUNDATION LENDING POLICY

1. RESERVATIONS

A reservation is made by filling out the application online at www.mcftx.org. MCF will accept applications up to nine months in advance of the requested check out date. Use of a MCF vehicle is limited to 12 consecutive calendar months. When an application is received, a determination is made by MCF as to whether a suitable vehicle can be made available for the dates requested. If it is determined that MCF can meet the dates requested, notification is sent to the applying missionary (notification will also be made if there is currently no vehicle available for the requested time period).

2. DEPOSIT

Once notified that a vehicle is available, the applying missionary must send a **\$175 non-refundable deposit**, which is **required** in order to reserve a vehicle. A vehicle will not be reserved without this deposit. The deposit can be made by check or through PayPal. The link to Paypal can be found on MCF's website, on the Donations/User Fees page.

3. CHECK OUT AND RETURN APPOINTMENTS

A firm appointment must be made in order to check out and return a MCF vehicle. Appointments to check out and to return vehicles are available for 11:00 AM and for 2:00 PM, Monday through Friday. No appointments can be made on weekends or holidays. **Only the missionary and/or their spouse is allowed to check out and return the MCF vehicle.** Vehicles are checked out from and returned to the MCF office in Houston – **10101 Southwest Freeway Suite 103 Houston, TX 77074.**

4. USER FEES

The monthly user fee is \$325 for any MCF vehicle, which includes full insurance coverage. The borrower will be expected to pay at least the first month's user fee when checking out the vehicle. MCF can accept cash, checks, or PayPal (no credit cards).

5. VEHICLE REPAIRS

Every MCF vehicle has been thoroughly inspected before it goes on the road and has had any necessary repair work done before being declared roadworthy. However, almost all MCF vehicles have been donated to the ministry and are usually high mileage. No warranty is made or implied by MCF regarding the serviceability of any MCF vehicle. There are some occasional repairs that may be needed while the vehicle is in the possession of a missionary borrower. The borrower is responsible for the first \$600 of any needed repair. Any work estimate of more than \$600 must be approved by MCF before any work is done. If a repair is major – beyond \$600 - the borrower should try to get two repair estimates in writing to forward to MCF.

**Founder-
Rev. Harvey
Kneisel**

Board of Directors

Mr. Bill Caughman

Mr. Eric Chu

Mr. Paul Davis

Mr. Milton Fick

Mrs. Charlene Kneisel

Mrs. Catherine Miller

Mr. Willard Sims

Mr. Kevin Tucker

President-
Mr. Douglas Miller

6. ROUTINE MAINTENANCE

The borrower is responsible for all routine maintenance of the MCF vehicle, such as oil and filter changes every 3000 miles, frequently checking fluid levels, replacing wiper blades, maintaining tire pressure, checking belts and hoses, tire rotation, etc. Being diligent with routine maintenance helps insure the best performance of the vehicle for both the current borrower and the next borrower. The borrower **should not** return the MCF vehicle with a list of repairs needed for the vehicle. It is the responsibility of the borrower to make repairs as needed while the vehicle is in his or her use so that the vehicle will be ready for the next missionary on the schedule. **If a vehicle is returned without necessary repairs having been made the missionary can expect to be billed for the cost of the repairs up to \$600.**

7. AIR CONDITIONING

A properly functioning A/C system is of paramount concern. If the system begins to produce warm air, turn it off immediately and have the Freon level checked. A low Freon level is the most common cause of a malfunctioning A/C system. Continuing to operate the system with low Freon may result in an expensive compressor replacement.

8. VEHICLE OPERATION

Only the missionary and/or their spouse may operate a MCF vehicle.

9. TRANSPORTING PETS

Family pets are not allowed to ride in a MCF vehicle. Should a pet be allowed to ride in a MCF vehicle there will be a professional cleaning charge of \$150 charged to the vehicle borrower.

10. TRAVEL LIMITATION

In order for a borrower to take a Macedonian Call Foundation vehicle outside of our six state service area (Texas, New Mexico, Oklahoma, Missouri, Arkansas, Louisiana) MCF requires a deposit of \$2,000. If the car being borrowed is returned to the MCF office not needing any repairs under MCF's Lending Policy, the deposit will be refunded in full in two to three weeks. If the car needs any repair work under MCF's Lending Policy, MCF will have the required work completed and the work will be paid for out of the deposit. Any balance left after the work is completed will be refunded to the borrower.

11. TOLL ROADS

Toll road fees are the responsibility of the vehicle borrower. It is strongly recommended (but optional) that if the missionary is traveling at all that consideration be given to obtaining a toll tag. Toll tags can be obtained by visiting www.hctra.org. An administrative fee of **\$50** will be charged if MCF receives an invoice from a toll road authority office for toll roads used without the toll fee having been paid by the borrower.

12. REGISTRATION AND INSPECTION

Texas has recently changed the vehicle registration/inspection process. The process now requires that the vehicle be inspected within 90 days prior to the renewal date for the vehicle registration. The borrower must be aware of the registration renewal date that is on the windshield sticker so that they can have the vehicle inspected in a timely manner. The inspection should include both the safety and emissions testing, and a hard copy of the passing inspection report must be sent to the MCF office by mail or email. If the vehicle borrower is currently staying in a Texas county that does not require the emissions testing portion of the inspection (many counties do not) the safety only testing portion will be acceptable. If the registration is coming due and the vehicle is currently located outside the state of Texas, either the vehicle must be inspected within three days after it re-enters the state or it can be inspected in the state in which it is located, if that state requires emissions testing. More information regarding this process can be obtained from the MCF office.

I3. TRANSPORTATION TO OR FROM THE MCF OFFICE

If given two weeks advance notice, and the necessary information, MCF will try to secure a volunteer to pick up and/or drop off the missionary and/or their family from/to: Bush Intercontinental Airport, Hobby Airport, either downtown bus station or a local hotel. Necessary information could include: the location, flight number, date and time, a recent photo of the missionary(ies), the number of persons traveling, and the number of bags, among other things. The following fee will apply for this service and should be paid in cash directly to the volunteer: \$40.00 for pickup or delivery to any location.

I4. INSURANCE DEDUCTIBLES

If a vehicle borrower is found by the insurance carrier(s) to be responsible for a traffic accident while using a MCF vehicle he or she will be responsible for the deductible portion of the liability coverage and/or the deductible portion of the collision coverage, if any.

PLEASE REMEMBER WHEN USING A MCF VEHICLE THAT THESE VEHICLES ARE NOT NEW AND MAY REQUIRE A GENTLE, CARING HAND; ALSO REMEMBER THAT THERE WILL BE ANOTHER MISSIONARY COMING BEHIND YOU TO USE THE SAME VEHICLE – KINDLY LEAVE THAT BROTHER OR SISTER A THOUGHTFUL LEGACY...

IMPORTANT CONTACT INFORMATION:

DOUG MILLER, PRESIDENT OF MCF

dougmillier@mcftx.org

SARAH ROMO, ADMINISTRATOR

office@mcftx.org

713-988-7459

www.mcftx.org

IN CASE OF A TRAFFIC ACCIDENT –

In the event that a MCF vehicle is involved in a traffic accident – whether it is the borrower's fault or not – the State Farm Insurance form found in the glove box should be filled out completely and sent to MCF.

1. Once any injured individuals are attended to, the borrower should notify the MCF office of the accident immediately
2. The borrower should take pictures of any damage to either or both vehicles, as well as the scene where the accident took place
3. If the other driver is at fault the MCF borrower should report the accident to that driver's insurance carrier
4. If the MCF borrower is at fault he/she should report the accident to State Farm Insurance at the phone number that appears on the ID card in the glovebox
5. If the MCF borrower is at fault he/she will be responsible for the insurance deductible as noted above
6. The MCF borrower is responsible for the cost of towing the MCF vehicle to a location specified by MCF

FOR SAFE AND ENJOYABLE TRAVELS WHILE BORROWING A MCF VEHICLE –

- Do check all fluid levels every time you fill up with gasoline
- Do complete routine service every 3,000 miles i.e. change oil and filter, check belts, hoses, battery, brake fluid, transmission fluid level, wiper blades, etc. Also make sure that there is an oil change sticker on the windshield
- Do replace tires when wear bands begin to show or tire is damaged while vehicle is in your possession. Good tires mean safe travel
- Do make an appointment to check out/return your vehicle by email at office@mcftx.org. A confirmation email will be sent with acknowledgement of the appointment
- Do remember to confirm your appointment to return the vehicle 48 hours before your return appointment day and time. An assessment fee of \$25 will be charged if you fail to show up for the appointment on time or leave the vehicle without a close out conference.
- Do remember to drive with the vehicle's current insurance card with you
- Do pay attention to the registration sticker and have the vehicle inspected when required
- Do return vehicle vacuumed inside and washed outside, with a full tank of gas and current oil change
- Do return the vehicle in a condition comparable to or better than when you received it
- Do help us find other donors. They will receive a tax credit and an automobile donation provides more vehicles to meet the needs of more missionaries on stateside assignment

Thank you for reading our policy. We will be happy to answer any questions you may have.

We want to be of maximum service to you and to our Lord.