



PAYMENT SAVER AUTO LOANS

A low payment alternative

Key benefits

- Lower monthly payments – on average 30-40% lower than conventional financing
- No down payment required and no prepayment penalties
- Flexible loan terms from 3 to 6 years

Advantages over leasing

- You own the vehicle (titled in your name - not the leasing company's)
- You can negotiate the vehicle purchase price like a cash purchase with the dealer
- You can choose from 7,500, 10,000, 12,000, 15,000 or 18,000 miles per year
- Lower excess mileage charge than most leasing programs of only \$.10 per mile*
- Lower disposition fee than most leasing programs of only \$195*

Flexible end of loan term options

- Refinance remaining balance at loan maturity or anytime during the loan term
- Keep, sell or trade the vehicle at loan maturity or anytime during the loan term
- Return the vehicle at loan maturity in lieu of making the final balloon payment with no end of loan term hassles. Vehicle pick-up is arranged, even if you have moved to a different state!

*Fees only apply if you decide to return the vehicle at loan maturity in lieu of making the final balloon payment.