



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 2 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 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.

Contact TCT today or apply online at TCTFCU.ORG