

3 Ways to Finance Your Vehicle



	LEASE	CONVENTIONAL LOAN	GUARANTEED FUTURE VALUE LOAN
ASSOCIATED COSTS	<ul style="list-style-type: none"> • Upfront Costs • Early Termination Fees • Increased Insurance Premiums • Mileage restrictions and excess wear and tear restrictions apply 	<p>Risk of unexpected depreciation</p>	<ul style="list-style-type: none"> • No upfront costs • No early termination fees • Mileage restrictions and excess wear and tear apply but lower than the industry average • Easy "walk-away" option at end of term with a Guaranteed Future Value
TERM AND MONTHLY PAYMENT	<p>Shorter terms and lower payments but fixed commitment</p>	<p>Often longer term to afford payment</p>	<p>Shorter terms, lower payments (payments based on difference between Guaranteed Future Value and total amount financed)</p>
FLEXIBILITY	<p>Renter not owner</p>	<p>Rights of ownership but early trade out might be limited due to extended loan terms impacting the risk of negative equity</p>	<p>Rights of ownership:</p> <ul style="list-style-type: none"> • Flexibility during and at loan maturity • Titled in your name • Trade in anytime • Sell anytime
AVAILABILITY	<p>Limited to new models</p>	<p>Most models qualify</p>	<p>New and used vehicles (up to five years old)</p>

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VEHICLE OWNERSHIP GIVES YOU OPTIONS

AT ANY TIME

- Trade into dealership
- Sell vehicle privately
- Refinance and keep vehicle
- Pay off and keep vehicle

AT LOAN MATURITY

Surrender vehicle to CU and "walk-away" instead of paying final payment

CU PROGRAM BENEFITS

- No upfront costs or early termination fees
- No higher insurance premium
- Easy "walk-away" option at loan maturity
- Lower monthly payments
- Vehicle is titled in borrower's name - you OWN the vehicle
- Available on new and used vehicles up to five years old
- Trade-in, pay off, refinance or sell at any time
- Trade-in tax credit & no property taxes (where applicable)