

# 3 Ways to Finance Your Vehicle

	LEASE	CONVENTIONAL LOAN	ADVANTAGE AUTO LOAN
ASSOCIATED COSTS	<ul style="list-style-type: none"> <li>• Upfront Costs</li> <li>• Early Termination Fees</li> <li>• Increased Insurance Premiums</li> <li>• Mileage restrictions and excess wear and tear restrictions apply</li> </ul>	<p>Risk of unexpected depreciation</p>	<ul style="list-style-type: none"> <li>• No upfront costs</li> <li>• No early termination fees</li> <li>• Mileage restrictions and excess wear and tear apply but lower than the industry average</li> <li>• Easy "walk-away" option at end of term with a Guaranteed Future Value</li> </ul>
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"> <li>• Flexibility during and at loan maturity</li> <li>• Titled in your name</li> <li>• Trade in anytime</li> <li>• Sell anytime</li> </ul>
AVAILABILITY	<p>Limited to new models</p>	<p>Most models qualify</p>	<p>New and used vehicles (up to five years old)</p>

# 3 Ways to Finance Your Vehicle

## 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

## ADVANTAGE AUTO 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)