

CreditUnion1

Indirect Auto Lending Program

# Program Highlights



Reserve Split  
80/20



740 Fico Score



Plus Tax, Title  
and License



Plus Backend  
\$3,500  
Warranty  
\$1,000  
GAP



Same Day  
Funding  
Available



Full Spectrum  
Lending

Front End  
Advance  
140% ++



Terms up to  
84 months

**1.99%**

Rates as low as  
1.99% APR

# Deal Structure Example

2021 New Car Invoice	\$20,000
Selling Price	\$28,000
Loan to Value	140%
Tax 7.25%	\$1,960
Title \$150 & License \$151	\$301
Backend   Warranty \$2,500 GAP \$1,000	\$3,500
<b>TOTAL AMOUNT</b>	<b>\$33,761</b>

# Dealer Participation

**\$33,761 Amount Financed Contract Rate 5.99 Buy Rate 3.99 Term 84 months**

**Finance Charges at 5.99% Rate  
\$7,654.36**

**Finance Charges at 3.99% Rate  
\$4,989.88**

**Difference  
\$2,664.48**

**80/20 Split**

**PAYOUT \$2,131.58**