



Auto Junction Program

A low payment alternative

Key benefits

- Lower monthly payments – 30-40% lower on average than with conventional financing.
- No down payment required* and no prepayment penalties.
- Flexible loan terms from 2 to 5 years.

Advantages over leasing

- You own the vehicle (titled in your name - not the leasing company's).
- You can carry the level of personal vehicle insurance you choose versus the level of coverage stipulated by the leasing company in the lease contract.
- You can negotiate the vehicle purchase price like a cash purchase with the dealer.
- 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!

*Restrictions/fees may apply.

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

Speak to a loan officer today! (323) 731-9358