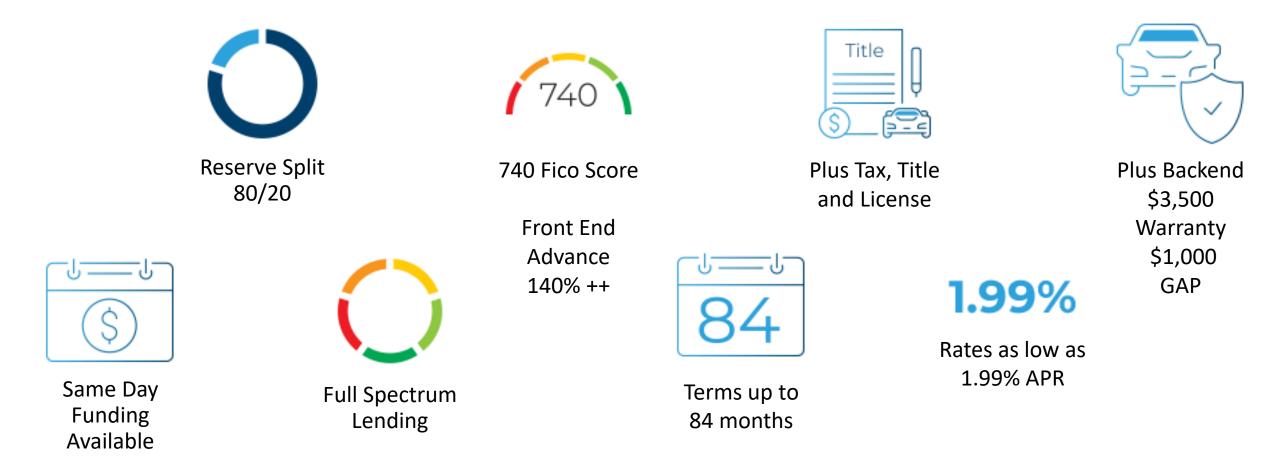
# CreditUnion Indirect Auto Lending Program

### Program Highlights



CreditUnion

#### 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 <i>,</i> 500
TOTAL AMOUNT	\$33,761

#### **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