park city
CREDIT UNION
Celebrating Life. Celebrating You.™

Three Ways to Finance Your Next Vehicle

Lease
Residual Based Financing

- Up front cost
- Locked in terms
- Early termination fees
- Renter not an owner
- Increased insurance premiums
- Typically limited to new models
- Personal property tax (state specific)
- No tax credit for trade (state specific)

Mileage restriction & wear & tear apply

Conventional Loan
Simple Interest Financing

- Often longer term to afford payment
- Risk of unexpected depreciation
- Increase negative equity risk
- Early trade out is limited

PAYMENT SAVER LOAN
Residual Based Financing & Simple Interest Financing

- Guaranteed future value at end of term
- Protection from unexpected depreciation
- Reduces negative equity risk
- No early termination fees
- Rights of ownership
  - Flexibility during and at end of term
  - Titled in your name
  - Trade at anytime
  - Sell at anytime
  - No early termination fees
- Payments are lower - based on difference between residual and total amount financed
- Lower payments allow more options for asset protection
- Easy "walk-away" option at end of term

Mileage restriction & wear & tear apply

park city CREDIT UNION
Celebrating Life. Celebrating You.™

Vehicle Ownership Gives You Options...

At Any Time:

- Trade-in to dealership
- Sell vehicle privately
- Refinance & keep vehicle
- Pay-off & keep vehicle

At Loan Maturity:

- Trade-in, sell, refinance, pay-off, OR
- Surrender vehicle to AFG & "walk away" in lieu of paying final residual value payment

The Payment Saver Loan Program is similar to a lease but better

The advantages include:

- No up-front 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 & used vehicles up to 5-years-old
- Trade-in, pay-off, refinance, or sell at any time
- Trade-in tax credit & no property taxes