



RATES AS LOW AS 3.49%

GEORGIA, SOUTH CAROLINA, NORTH CAROLINA & TENNESSEE - EFFECTIVE 3/1/2021

Phone 678-729-8555 | Funding Fax 770-234-5905
 Funding Email: DealerSelect@myaffinitybank.com
 Option 1 - Underwriters
 Option 2 - Funding/Reserve
 Option 3 - Payoffs/Payment Questions
 Lien Holder - Affinity Bank P.O. Box 583 Monroe, GA 30655
 Funding Address: ATTN Funding: - 310 North Broad Street Monroe, GA 30655

Electronic Titling
 GA - 101588003840
 SC - 34622036
 NC - 000047628466
 FL - 0258534535
 VA - CFA06

Tier Score is based on Equifax FICO 9 - Auto Industry Credit Bureau

This sheet is to be used only as a guideline. Actual rates will be provided in the call back through DT or R1 and are based on deal structure, credit profile, term and vehicle. Any changes to the structure may result in a change of decision status and/or buy rate

	RATES ON CALL BACK					FICO SCORES < 650
	Tier 1	Tier 2	Tier 3a	Tier 3b	Tier 4	
YEAR MODELS 2017-2022 TERMS UP TO 84 MOS Max Front End Advance	135%	130%	125%	120%	105%	Applicants with < 650 FICO scores will be considered with equity and good auto credit. ACQUISITION FEES Credit Scores 620-649 = \$199 Credit Score <620 = \$299 VSI FEE-\$99* *Deducted from Contract Proceeds
YEAR MODELS 2015-2016 TERMS UP TO 78 MOS Max Front End Advance	135%	130%	125%	120%	105%	
YEAR MODELS 2013-2014 TERMS UP TO 75 MOS Max Front End Advance	135%	130%	125%	120%	105%	
YEAR MODELS 2005-2012 48 MOS-72 MOS TERMS	670 + FICO Scores - 100k to 250k miles					

Terms available up to 84 months depending on credit score, advance, model year & mileage

RATE ADJUSTMENTS (WILL BE INCLUDED IN CALLBACK)

LTV adjustments and discounts will be included in call back rate - DTI Adjustments may apply as well

*Tier 1-3 App w/Tier 4 or 5 Co-App (+1%) *Add .50% on All Upfits(see Program Guidelines in DT/R1) *Add up to 2.50% (based on term) to Commercial Use Vehicles
 *Tier 1-3 App w/Co-App < 620 (+2%) *Add .50% to rate for each 3 months over max term *Rates & terms available on >100,000 miles & <2013 models

CFA SPECIAL PROGRAMS

Limited Credit/No Credit Program Loans (LNC)
 Max mark up 1% - (See Program Guidelines in DT & R1)
College Graduate Program (CGP)
 Max mark up 1% - (See Program Guidelines in DT & R1)
High Mileage Program (HMP) 100k -250k miles
 (See Program Guidelines in DT & R1)
Old Model Program (OMP) 2005-2012 model years
 (See Program Guidelines in DT & R1)
Certified Pre-Owned Program (CPO)
 (See Program Guidelines in DT & R1)
Diesel Truck Program (DT)
 (See Program Guidelines in DT/R1)

ENHANCED SUPER FLAT RESERVE

All Loans <\$7,500 = \$0 Reserve (Must Be Written at Buy Rate)
 All Loans 12 - 35 Month Terms = 1.00%
 Written at Buy Rate >=\$7,500 = 1.50%
 .50 Rate Mark-up = 2.10%
 .75 Rate Mark-up = 2.60%
 1.00 Rate Mark-up = 3.10%
 1.25 Rate Mark-up = 3.60%
 1.50 Rate Mark-up = 4.10%**
 *Max Term of 72 months for 4.10% superflat
 Paid at 100% (no reserve split) based on Total Dollar Amount of Contract

DEALER RESERVE PROGRAM

Maximum Dealer Spread:
 12-35 Months - Must Be Written at Buy Rate
 36-72 Months - 1.50%
 >72 Months - 1.25%

ACQUISITION FEES & VSI
 Credit Score 620-649 = \$199 Credit Score <620 = \$299
 \$99 Acq Fee on units 2008-2010 & 150k-200k miles
 \$199 Acq Fee on units <2008 & >200k miles
 Both Acq Fees apply if vehicle is high mileage & older model
All Fees are deducted from Contract Proceeds

TERMS AND CONDITIONS

Approvals are good for 30 days and include TTL, VSI and all applicable fees; Application data is subject to full verifications
 Auto Approvals are subject to underwriter review and verifications prior to funding
 No Exotic Vehicles Financed
 LNC & CGP Programs are ineligible for equity discount
 First payment due date- 30 to 45 days from date of contract
 *All New 2020 models will be calculated by using NADA clean trade-in used as of 3/1/2021
 Max Advance is based on Invoice (New) and NADA Clean Trade-In (Used) Book Out Sheet Required
 LTV adjustments and discounts will be included in call back rate. Any LTV over max advance is subject to \$259 Acq Fee
 Full Coverage Comprehensive/Collision Insurance Required with max \$1000 Deductible - Affinity Bank listed as loss payee
 Backend Policy -Max 20% of vehicle wholesale valued (used) or invoice valued (new) not including GAP. Max GAP \$1000. Total Backend cannot exceed \$4500
 Minimum Service Contract - 24 months/24,000 miles without prior approval. Any 12-month backend product requires prior approval
 No Taxi/Ridesharing vehicles, Branded Titles, Gray Market, Structural/Frame Damage, Salvage, Lemon Law, Manufacturer Buyback, or Flood/Hail Damage

CHECK OUT OUR REDUCED RATES!



PO Box 583 Monroe, GA 30655

678-729-8555