



GREAT RATES AND TERMS

GEORGIA, SOUTH CAROLINA, NORTH CAROLINA, TENNESSEE, ALABAMA, FLORIDA, KENTUCKY, TEXAS, & VIRGINIA - EFFECTIVE 07/01/2024

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 1037 Covington, GA 30010
 Funding Address: ATTN Funding - 310 North Broad Street Monroe, GA 30655

Electronic Titling

GA- 101588003840
 SC- 34622036
 NC- 000040347675
 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 and advance will be provided in the call back through DT or RI 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

Tier 0 = 790+ (both applicants) .20% Rate Discount on Vehicles 8 Yrs or Newer and/or Less Than 100k Miles	RATES ON CALL BACK					FICO SCORES < 670
	Tier 1	Tier 2	Tier 3a	Tier 3b	Tier 4	
YEAR MODELS 2020-2025 TERMS UP TO 87 MO Max Front End Advance	UP TO 130%	UP TO 125%	UP TO 120%	UP TO 115%	UP TO 105%	Applicants with < 670 FICO scores will be considered with equity and good auto credit. ACQUISITION FEES Credit Scores 620-649 = \$225 Credit Score <620 = \$350 VSI FEE-\$129* *Deducted from Contract Proceeds
YEAR MODELS 2018-2019 TERMS UP TO 81 MO Max Front End Advance	UP TO 130%	UP TO 125%	UP TO 120%	UP TO 115%	UP TO 105%	
YEAR MODELS 2016-2017 TERMS UP TO 75 MO Max Front End Advance	UP TO 130%	UP TO 125%	UP TO 120%	UP TO 115%	UP TO 105%	
YEAR MODELS 2008-2015 48 MOS-72 MOS TERMS	670 + FICO Scores - 100k to 250k miles					

Terms available up to 87 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/RI) *Add up to 1.25% (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 & <2015 models

ABDS SPECIAL PROGRAMS

Limited Credit/No Credit Program Loans (LNC)
 Max mark up .50% - (See Program Guidelines in DT & R1)
College Graduate Program (CGP)
 Max mark up .25% - (See Program Guidelines in DT & R1)
High Mileage Program (HMP) 100k -250k miles
 (See Program Guidelines in DT & R1)
Old Model Program (OMP) 2008-2015 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 CFA Buy Rate)
 All Loans 12 - 35 Month Terms = 1.00% No Mk-Up
 Written at Buy Rate >=\$7,500 = 1.50%
 .25 Rate Mark-up = 2.50%
 .50 Rate Mark-up = 3.00% (Terms > 75 months)
 .75 Rate Mark-up = 3.50% (Term <= 75 months)
 *Max cap of Dealer Reserve - \$3,000
 Paid at 100% (no reserve split) based on Total Dollar Amount of Contract

ACQUISITION FEES & VSI

Credit Score 620-649 = \$225 Credit Score <620 = \$350
 \$129 Acq Fee on units 2011-2013 & 150k-200k miles
 \$249 Acq Fee on units 2008-2010 & >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 2023 models will be calculated by using JD Power clean trade-in used as of 03/01/2024
 Max Advance is based on Invoice (New) and JD Power 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 \$350 Acq Fee
 Full Coverage Comprehensive/Collision Insurance Required with min \$1000 Deductible - Affinity Bank listed as loss payee
 Maximum backend is lesser of 20% of vehicles JDP (used) / invoice (new) plus GAP or \$7,000 and / or not to exceed max LTV of 145%
 Max GAP \$1300 (LTV must exceed 70%)
 Minimum Service Contract - 24 months/24,000 miles without prior approval. Any 12-month backend product requires prior approval
 No Delivery/Taxi/Ridesharing vehicles, Branded Titles, Gray Market, Structural/Frame Damage, Salvage, Lemon Law, Manufacturer Buyback, or Flood/Hail Damage



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