



GREAT RATES AND TERMS

GEORGIA, SOUTH CAROLINA, NORTH CAROLINA, TENNESSEE, ALABAMA, FLORIDA, KENTUCKY, TEXAS, & VIRGINIA - EFFECTIVE 01/01/2025

Phone: 678-729-8555 Funding Fax: 770-234-5905 Funding Email: DealerSelect@myaffinitybank.com <small>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</small>	Electronic Titling <small>GA- 101588003840 TX- 30103029200 SC- 34622036 PA- 30103029201 NC- 000040347675 MD- 0000010810 FL- 0258534535 VA- CFA06</small>	Tier Score is based on Equifax FICO 9 - Auto Industry Credit Bureau
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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 <small>.20% Rate Discount on Vehicles 8 Yrs or Newer and/or Less Than 100k Miles</small>	RATES ON CALL BACK					FICO SCORES < 670 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* <small>*Deducted from Contract Proceeds</small>
	Tier 1	Tier 2	Tier 3a	Tier 3b	Tier 4	
YEAR MODELS 2021-2026 TERMS UP TO 87 MO Max Front End Advance	UP TO 130%	UP TO 125%	UP TO 120%	UP TO 115%	UP TO 105%	
YEAR MODELS 2019-2020 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 2017-2018 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 2009-2016 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)
<small>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 & <2016 models</small>

ABDS SPECIAL PROGRAMS	ENHANCED SUPER FLAT RESERVE	ACQUISITION FEES & VSI
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) 2009-2016 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/RI)	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 = 2.00% .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	<small>Credit Score 620-649 = \$225 Credit Score <620 = \$350 \$129 Acq Fee on units 2012-2014 & 150k-200k miles \$249 Acq Fee on units 2009-2011 & >200k miles Both Acq Fees apply if vehicle is high mileage & older model All Fees are deducted from Contract Proceeds</small>

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 2024+ models will be calculated by using JD Power clean trade-in used as of 03/01/2025
 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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