



Payment Saver Program

A low payment alternative

Key benefits

- Lower monthly payments – 30-40% lower on average than with conventional financing.
- No down payment required and no prepayment penalties.
- Flexible loan terms.

Advantages over leasing

- You own the vehicle (titled in your name - not the leasing company's).
- You can carry the level of personal vehicle insurance you choose versus the level of coverage stipulated by the leasing company in the lease contract.
- You can negotiate the vehicle purchase price like a cash purchase with the dealer.
- Lower excess mileage charge than most leasing programs of only \$.10 per mile*.
- Lower disposition fee than most leasing programs of only \$195*.

Flexible end of loan term options

- Refinance remaining balance at loan maturity or anytime during the loan term.
- Keep, sell or trade the vehicle at loan maturity or anytime during the loan term.
- Return the vehicle at loan maturity in lieu of making the final balloon payment with no end of loan term hassles. Vehicle pick-up is arranged, even if you have moved to a different state!

* fees apply only if you decide to return the vehicle in lieu of making the final balloon payment

All loans subject to approval. Rates, terms, and conditions are subject to change and vary based on creditworthiness, and qualifications.

Restrictions apply.

Call us at (208) 884-0150 to speak to a loan officer today