



BALLOON PROGRAM

AFG'S PROGRAM OFFERS PAYMENTS UP TO 40% LOWER THAN CONVENTIONAL FINANCING

EXAMPLE: Vehicle with a loan amount of \$30,000, a loan term of 36-months and a Guaranteed Future Value of \$16,500.

Financing Option	Conventional Loan	AFG
Loan Amount	\$30,000	\$30,000
Monthly Payments	\$869	\$464.80*

*Payments 1-35 are \$464.80 with a 36th payment of \$16,500 (GFV)

You Save \$404.33 Per Month!

WHY PAY FOR THE WHOLE CAR?

\$30,000 CAR



GUARANTEED FUTURE VALUE (GFV)
\$16,500

PAY FOR WHAT YOU USE
\$13,500

Pay for what you use, it just makes sense...



GUARANTEED FUTURE VALUE MEANS OPTIONS AT LOAN MATURITY

✓ **TRADE IN** vehicle and apply positive equity toward next vehicle

✓ Make final balloon payment (Guaranteed Future Value) and **KEEP** vehicle

✓ **TURN IN** vehicle & **“WALK AWAY”** from the final payment (Guaranteed Future Value)



Check out **AFG Balloon Lending** Today.
It Could Put You Behind the Wheel of Your Dream Vehicle Tomorrow.



Driving Sense 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 from 2 to 6 years.

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

Speak to a loan officer today